The New-York Times.

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LOUISIANA.

Warmoth Makes a Frantic Appeal for a Mass-Meeting.

Three Hundred and Fifty People Listen to His Harangue.

His Pocket Court Issues an Injunction Against the Governor.

Result of the Election Declared by the Legislature.

Notice from the Legal Attorney-General of the State.

Special Dispatch to the New-York Times.

NEW-ORLEANS, Dec. 10.—Warmoth and a few disaffected politicians endeavored to excite the indignation of this people by issuing the following circular:

BALLS, OFFICERS! BALLS!

All the banking-houses of the city, many of the business-houses on Canal and other streets will be closed from 11 to 2 o'clock in order to enable their employes to attend the meeting today at the City Hall, and join in the solemn protest of the people against usurpation of our State Government by an unauthorized mob, styling themselves the Legislature. Let all the citizens of business be closed, and the whole people attend this meeting.

In accordance with this call, about 350 people assembled and listened to incendiary and indignant harangues from John McEnery, the union candidate for Governor; the impeached Governor, Warmoth, and one A. J. Lewis, a Democratic Senatorial candidate. Gov. Warmoth was lavish in his abuse of the Federal authorities at Washington, and of Judge Durell for his judicial action in the case of Kellogg vs. Warmoth. This indignation meeting was an utter failure, and was so considered by all who were not participants in its proceedings.

Warmoth's creature, Elmore, issued another injunction against Gov. Pinchback, but as it was considered worthy of much, if any, attention. The Legislature will soon cut short Mr. Elmore's brief term of usurpation by an appropriate address.

The General Assembly, in joint session convened, today declared the result of the late election in unwelcome that Wm. P. Kellogg was duly elected Governor, and C. C. Antoine, Lieutenant-Governor, for the term of four years from the second Monday of January next. The other Republican State officers, elected at the same time, are receiving their commissions.

A telegram has been forwarded to Washington by order of the State Senate, repudiating the action of H. N. Ogden, claiming to be Attorney-General, in regard to a writ of prohibition against Judge Durell's proceedings in the case of Kellogg vs. Warmoth et al. to

Proclamation of Gov. Pinchback—Proceedings in the Eighth District Court—The Legislature.

NEW-ORLEANS, LA., Dec. 10.—Lieut.-Gov. Pinchback, upon assuming the duties of Governor, issued a proclamation of the fact, for the information of the people and public officials, and asking the co-operation and support of all good citizens to enable him faithfully to execute the laws.

Gov. Warmoth filed the following petition in the Eighth District Court this morning:

The petition of Henry C. Warmoth, of the Parish of Orleans, respectfully represents that he is Governor of the State of Louisiana, and that he is and has been since the year 1868 in possession of said office and discharge of the functions, and that he is entitled to discharge its duties until he shall be legally removed, or until a successor shall be duly qualified.

That one P. B. S. Pinchback, of the Parish of Orleans, has this 9th day of December, 1872, attempted to oust your petitioner of the rooms assigned to the Chief Magistrate of the State at the State House, during the absence of the petitioner therefrom, and to assume the duties of Governor.

That the said Pinchback holds no office under the Constitution and laws of Louisiana; has no right to attempt to usurp the possession of said office, nor to assume any of the duties of the Governor; but is a mere wrong-doer and trespasser in his acts aforesaid.

That to preserve the rights of the petitioner an injunction is necessary.

Wherefore the petitioner prays that said Pinchback may be duly cited to appear and answer the petition; that an injunction may issue perpetually restraining him from committing any of the acts heretofore set forth; that he may be summarily restrained during the pendency of this suit, etc.

ORDER OF COURT.

"Let an injunction issue as prayed for, and according to law, on petitioner giving a bond of $500. ELISHA HARRIS, A. D. 1872. Judge of the Eighth District Court, Parish of Orleans."

The following is a copy of the writ served on defendant:

"You are hereby enjoined and restrained from interfering or attempting to interfere in any way with H. C. Warmoth in the discharge of his duties as Governor; from taking possession or attempting to take possession of the office assigned to the Chief Magistrate of the State of Louisiana at the State House; from keeping possession or attempting to keep possession of said office or rooms, or from in any wise exercise or attempting to exercise the functions and duties of the Governor of Louisiana."

The Legislature, in joint session, today, counted the vote for Governor and Lieutenant-Governor.

Mr. A. P. Field has received his commission as Attorney-General, and was directed to telegraph to Washington and have the suit instituted by H. N. Ogden as Attorney-General stopped, and to notify the Supreme Court that he had been commissioned. A bill for the same purpose passed the Senate.

Mr. Pinchback stated that, having been duly returned, he will receive his commission as Governor as at large.

Acting Gov. Pinchback today sent a message to the Legislature. He recommends prompt action in the case of the impending impeachment against Gov. Warmoth, and a vigorous and searching investigation regarding the election frauds, with the view of punishing the guilty. The message is as follows:

"The people have complained of oppressive laws. I would recommend that all laws which are justly obnoxious, or which bear oppressively upon any portion of the people of this State, whether political or economic, be modified or repealed, and that all your legislation be conducted not in the interest of any class, but with a view to protect the rights and foster the interests of the whole people of this State."

Another Account of the Midnight Meeting.

NEW-ORLEANS, Dec. 10.—A preliminary meeting at the Chamber of Commerce was held this morning, and a large delegation of bankers and leading merchants was present. Geo. Jones, W. R. Fish, E. H. Summers and F. W. Hahn were appointed a committee to prepare a memorial to be submitted to the City Hall meeting.

The weather is cold, and it has been raining steadily all day.

A citizens' meeting in front of the City Hall, notwithstanding the inclemency of the weather, was largely attended. Thomas A. Adams, President of the Crescent Insurance Company, called the meeting to order and said: "God bless you all for the manner in which you have responded to the call for the purpose of releasing the tyranny which has been placed upon us, and I hope you will be successful in this your peaceable protest against the invasion of your rights as American citizens."

Col. John McEnery then made a brief speech. He said he was not there to make a political speech, or use inflammatory remarks, but only to take counsel in the present stage in which tyranny and fraud had reduced them.

Responding to loud calls, Gov. Warmoth took the stand. He recited the incidents connected with the elections and returns. He asked: Is it not known the sworn returns are in the hands of the Governor? How, then, can they decide whether or not this or that officer is elected? He said that seven or eight counties had been counted out without evidence; that the Governor had been impeached, the State House placed in possession of United States troops, the Legislature organized and every man denied admittance to the Capitol who was not upon the infamous roll of the enemies of the State. He concluded by advising a recourse to Congress for redress.

The memorial prepared by the Committee of the Chamber of Commerce meeting was then read and adopted. It is a long document, setting forth the history of the contest for the past two weeks, in full. A series of resolutions was adopted, protesting against the usurpation of the State Government by a party of unscrupulous adventurers, aided by Federal troops; authorizing a committee of one hundred to prepare an address to the President and Congress, setting forth their manifold grievances. The Committee shall visit Washington, and lay it before the national authorities, and ask that the Federal Government remove from the State Capitol the Federal troops, in order that the duly-elected representatives of the people may have free access thereto to assemble, organize, and execute their legitimate duties, or in the event of the unwillingness of the authorities so to do, that they be requested to establish a military government in our midst, deeming the latter as infinitely preferable to the present irresponsible, illegal and usurping rule, which is supplemented and sustained by the bayonet.

The Mississippi Case in Washington.

WASHINGTON, Dec. 10.—In the case of Kellogg against Warmoth, which was before the Supreme Court of the United States Monday, the Court today granted leave to file the petition, and ordered that argument on the motion for a rule to show cause against Judge Durell be heard on Thursday.

EMBEZZLEMENT IN CHICAGO.

The Scandinavian National Bank in Trouble—Its President a Defaulter, and Absent in Europe.

CHICAGO, Dec. 10.—The *Times* today publishes an exposé of the affairs of the Scandinavian National Bank of this city, from which it appears that Ford. S. Winslow, the President, has been guilty of fraudulent transactions, which will result in the closing of the bank today, with a heavy loss to the stockholders and depositors. Winslow has been in Europe for the past two months, and it is confidently asserted that he will never return. He is believed to have been engaged in various speculations, all of which appear to have proved unsuccessful. The bank did a very large proportion of the business of the Scandinavian population of this city, and its connections extended to every Scandinavian community in the West.

It is stated that the causes which led to the suspension of the Scandinavian National Bank of this city was mainly the fact that the President, Winslow, used up and absorbed the assets and profits of the concern in an endeavor to carry certain railroad operations in which he was engaged. Some three months since he went to Europe for the purpose of negotiating the bonds of the roads, having previously incurred liabilities based on the contemplated sales of those bonds. But his hopes in this direction having failed, the condition of things forced upon the bank the crisis now at hand. Mr. Lars Larsen, Bank Examiner, states as his belief that the assets of the bank will fully cover its liabilities. A considerable portion of the latter are held abroad. Of the capital stock of $200,000, some $75,000 was held by a bank in Copenhagen. Winslow held $40,000 unpaid for, and the balance was held in small amounts in this city and among the Scandinavians in other parts of the North-west. The amount due to depositors is stated at $235,000. The bank will immediately be placed in the hands of a receiver, when its entire assets are placed at $202,516, and the liabilities at $473,000, aside from the capital stock.

ALABAMA.

Election of a Senator by the Democratic Legislature—Proposition to Impeach the Republican Governor.

MONTGOMERY, Ala., Dec. 10.—Mr. F. W. Sykes was elected United States Senator, today, by the Legislature at the Capitol. Mr. Sykes was a Union man during the war, and a member of the first session of the State Senate subsequent to the surrender, in which he voted for ratifying the Fourteenth Amendment to the Constitution of the United States. He was a Greeley Elector at the late election, and is a popular man in North Alabama, where he resides.

Resolutions looking to the impeachment of Gov. Lewis were offered, and referred to a committee of five, to report at noon on Thursday.

The Court-house Legislature elected State Treasurer Bingham public printer, and adjourned.

ARKANSAS.

The State Election—Composition of the Legislature.

LITTLE ROCK, Ark., Dec. 10.—The *Republican* today publishes a statement taken from the official returns in the Secretary of State's office, showing Baxter's election as Governor by 2,369 majority. The Secretary of State furnishes the official list of members of the Legislature, which shows the Republicans to have twenty Senators and fifty-two Representatives, and the Democrats five Senators and six Representatives, with one District to hear from.

THE PUBLIC MONEY.

The Secretary of the Treasury Recommends Further Legislation to Insure its Safe Keeping.

WASHINGTON, Dec. 10.—The Secretary of the Treasury sent a communication to the House of Representatives, today, recommending an amendment to the act to regulate and secure the safe keeping of public money intrusted to disbursing officers of the United States, passed in 1866. The Secretary incloses the draft of a bill so as to include every clerk as agent with every disbursing officer in the provision, making it a penal offense to convert to his own use or be loan with or without interest the public moneys; and also making any banker or broker, or other person who shall knowingly receive loans of public moneys from disbursing officers, liable to be tried for embezzlement. In the case of the United States against Hartwell, the penal or latter clause of the third section of the act of 1866 has been held by the Supreme Court of the United States to be limited in its terms to the officers named in the act, and cannot be construed to apply to any others. Hence the recommendation of the Secretary so to include every clerk, agent, or other person.

Movements of the President—A Social Event in Philadelphia.

Special Dispatch to the New-York Times.

PHILADELPHIA, Penn., Dec. 10.—The President, Mrs. Grant, and Miss Nellie Grant arrived here at 7 o'clock this evening. To-morrow morning they will be present at the marriage of Miss Emily Borie, a niece of ex-Secretary Borie, with Mr. Lewis, a member of the well-known chemical manufacturing firm of John T. Lewis & Co., of this city, and will return to Washington in the evening.

Murder on Shipboard, and the Vessel Fired to Conceal the Crime.

NORFOLK, Va., Dec. 10.—Fire was discovered this morning issuing from the cabin of a small sloop named the R. P. Rodman, lying at the dock foot of Rockett-street. John Francis, Captain of the sloop, was found dead on the cabin floor, with his face and hands horribly burned, and in his right breast a deep wound, supposed to have been made with a dirk-knife. It is thought the Captain was murdered for his money, and that the vessel was fired to conceal the crime.

Release of Commercial Universe.

Bernard H. Smith and Charles H. Warke were, yesterday, arraigned before Commissioner Shields, on charges of dealing in counterfeit money, and were committed in default of $5,000 bail. They were found in possession of upward of $600 in counterfeit five-cent currency, and a note Hewitt's and Rockaway Railroad bond. They pleaded innocence.

THE RECENT GALES.

Destruction to Shipping and Lives on Lake Superior.

Several Schooners Wrecked and all Hands Lost.

Wreck on the Isle of Wight and all on Board Drowned—Later Particulars of the Destruction by the Gales in England.

LAKE DISASTERS.

Schooners and Other Craft Lost with all Hands—A Steamer Frozen in with Fifty Passengers on Board.

MILWAUKEE, Dec. 10.—Capt. Thompson, late of the Lac la Belle, who was on the propeller Cuyahoga during the recent storm on Lake Superior, has arrived here. He says the gale was the worst he ever experienced. He reports the schooner Middlesex ashore opposite Round Island, with all hands drowned. The schooners W. O. Brown and D. R. Owen, from Duluth, are reported lost with all hands. The schooner A. C. Griswold, from Marquette, is reported lost with all on board. Two barges Jupiter and Saturn, are lost, broke loose from their tows off Whitefish Point and drifted ashore at Whitefish Point; all hands were lost. The Canadian steamer Cumberland is frozen in at Bear Lake, with fifty passengers on board.

THE GALES IN ENGLAND.

Further Accounts of Damage and Loss of Life.

LONDON, Dec. 10.—The gale continued yesterday, but not with the severity of Sunday. Dispatches continue to come to hand bringing intelligence of disasters, both on sea and land. The damage in this city is considerable. Six houses were blown down, and forty persons are known to have been injured by the falling buildings. A brig, the name of which has not been ascertained, foundered off the west coast of the Isle of Wight, and every person on board perished. The bark Stralsund, from Hamburg, for New-York, was wrecked on Kimmeridge Ledge, but the crew were saved. The schooner Elizabeth Ann, from Newfoundland, was damaged by the gale, and the hospital has been without gas the past two nights.

Telegraphic communication is not very much impeded.

HEAVY GALE IN NOVA SCOTIA.

Damage in the Harbor at Halifax—One Man Drowned.

HALIFAX, N. S., Dec. 10.—A heavy south-east gale prevailed here on Sunday night and yesterday. A young man named Simon Forrer, a seaman on board the schooner Leander, disappeared suddenly from the deck of the vessel yesterday morning. It is supposed he was swept off by the gale and was drowned.

A number of vessels were more or less damaged at their moorings, but no other lives are reported lost. A ballast-boat was sunk, and the brig Evangeline, of Sydney, had her stern smashed in.

THE SACRAMENTO.

A Steamer Sent to Carry Off the Passengers.

SAN FRANCISCO, Dec. 10.—The steam-ship Montana sailed from San Diego today for the wreck of the Sacramento. The Senator will wait at San Diego for the passengers of the Sacramento, and will bring them to this port.

THE HUDSON.

Effect of Cold Weather on Navigation—Twenty-Eight Coal Barges Stuck.

KINGSTON, N. Y., Dec. 10.—The intense cold of yesterday and today is fast closing up the river at and about this point. The Albany steamers encountered a great deal of floating ice. The steamer Martin, of the Albany and Newburg line, made the last trip today. The ferry-boat between this City and Rhinecliff found great difficulty in crossing on account of the ice. The New-York steamers still make their trips, but if the weather continues as severe as at present they will make but one more trip.

Reports this evening from all along the river to Poughkeepsie, indicate the river full of floating ice and the cold increasing. Heavy north-west wind has been blowing all night and day, and adds to the difficulty of navigation.

The steamer Norwich, of Cornell's towing line, of this city, met with a serious disaster today while passing through Warregat, West Highlands, with a tow of thirty vessels, twenty-eight of which were coal-laden canal-boats, owned by the Pennsylvania Coal Company. The Norwich encountered a terrible gale. The barges ahead of the Norwich broke adrift and drifted down the Hudson, and all of the twenty-eight boats were sunk. The entire amount of coal lost was 2,500 tons, the value of which, together with that of the boats, is estimated at $40,000. No lives are reported lost, but full particulars have not yet been received here. The scene in the storm in Highlands must have been awful and thrilling.

Disasters Yesterday on the Hudson River.

POUGHKEEPSIE, N. Y., Dec. 10.—The disaster to the steam-tug Norwich, (previously reported in the Kingston dispatch,) occurred at midnight, last night, opposite Cold Springs, and the coal-laden canal-boats sunk between there and West Point. The river between those places is covered with debris of the sunken boats. A terrible gale of wind prevailed in the Highlands.

The steam-boat Austin, with a large tow, was blown ashore near Fort Montgomery, and now lies there aground.

The propeller Harbrouth, bound south, was compelled to drop two Newburg barges, heavily laden, and they drifted ashore near Crow Nest. A tug-boat is now aground off Sugarloaf, and will probably be frozen in for the Winter. She was to take a loaded barge from Tivoli to New-York.

POUGHKEEPSIE, N. Y., Dec. 10—Midnight.—It is now ascertained that the steamer ashore at Fort Montgomery is the Ontario, and not the Austin. She is hard against the rocks, but the gale has abated.

The Thomas Cornell, due here from New-York at 9 o'clock to-night, has not arrived at midnight. It is thought she is waiting for day-light to come through the ice. The weather is clear and cold.

Storms in Germany.

The Berlin correspondent of the London *Daily Telegraph*, writing on Nov. 26, says: "For the last three days Berlin has been, so far as telegraphic communications are concerned, cut off from the rest of Europe. On Thursday the furthest town of any importance with which we were in a position to keep up intercourse by wire was Halle; and our electric relations with Paris, Cologne, Brussels, Vienna, Frankfort, &c., are not yet fully re-established. The great storm of Tuesday night and Wednesday morning raged over the North of Europe with a violence unprecedented within the memory of living man; indeed, the local annals of the Baltic and Ost-See coasts contain no record of so furious and destructive a tempest for nearly two hundred years past. All the lines of railway radiating in the different points of the compass from Stettin, capital have been incommoded with broken or uprooted telegraph poles; business on the Bourse has been at a stand-still; sea-walls have been smashed into atoms, and trains swallowed up in the great waters. The accounts that reach us today from Stralsund, Kiel, Greifswald, Swinemund, &c., read like the descriptions of a sound deluge. On Wednesday the greater part of Greifswald was under water. The Ost-See stood five feet deep in the streets of that thriving little town. The terrific north-easter which wrought all the damage drove such immense masses of sea-water into the harbor of Stralsund, that for many hours quays, arcades, store-sheds, dry-docks, and the whole adjacent country were submerged, the level attained by the flood being nearly eight feet above high water mark, or three feet beyond the highest level ever hitherto reached—in 1825, on the 42d of November, when the flood reached five feet above high-water mark. Ships and steamers, fishing-boats and transhipment barges in the harbor, were torn from their moorings, dashed against one another, and sunk, or carried inland by wind and wave, to be crushed against stone walls or foundered away up country, far beyond the old coast line. An English colliery was hurled against the adjacent docks, which forthwith sank like a stone. A beautiful city, dazzling smacks foundered in Stralsund Harbor alone. The railway bridge held out against the nearing flood for some time, but at last gave way and was engulfed. Even the barrocks were inundated. Kiel presents a no less dismal spectacle than Stralsund. The streets are strewn with wrecked boats, trees, wooden houses and timbers from the building wharfs, decks torn off their sinking window decorations, rudder-posts, and all sorts of detached members, carried from their respective places of belonging in the high flood, and demonstrate "pretty plain" that even over a large part of the town. As for the network of telegraphic wires, upon which modern labor, and much expence over the face of these northern lands, it has suffered injury to an extent so considerable that all the energy and prompt aptitude manifested by the officials in charge have sufficed to restore anything like order or normal working condition to the systematic home communications, for less to that connecting Berlin with the capitals of foreign countries. Dispatches of the last Ausland have been steadily refunded since Wednesday morning, and there would be expeditious by wire, have been forced to forward them by post. But the railway and steamer traffic lines have been disturbed too; the English mails failed to arrive best for three consecutive days, and express letters sent main-line delivery all sorts of eccentric times not indicated in the 'Fahr plan,' from two to eight hours late. This morning we were informed that communication with Posen (Prussian Poland) was restored, and that the total number of craft foundered at Stettin is over eighty. All the Stettin-boats belonging to Kingston, Lane, and Hiddemann, gone to the bottom; eight people were drowned at Venwitz; all along the coast the installations are ruined, and, moreover, suffering horribly from want of water, the sea having flooded all the wells."

FRANCE.

M. Thiers and the Moderate Republicans—He will Uphold the Policy of His Message.

PARIS, Dec. 10.—A deputation of the moderate Republicans in the National Assembly called upon M. Thiers, yesterday, to express their apprehensions that he was leaning too far toward the party of the Right. The President, in response, assured them that he would uphold, firm and unshaken, the policy announced in his message at the opening of the session.

Propositions from Members of the Assembly to be Made to the Committee of Thirty.

PARIS, Dec. 10.—Ninety-two members of the Assembly, who belonged to the Left Centre during the September Government, and seven moderate Republicans, including Gen. Chanzy, M. Jules Favre, M. Casimir-Perier, and M. Leon Say, have united in the presentation to the National Assembly of a proposal for referring to the Committee of Thirty, suggesting the prolongation of M. Thiers' term of office four years, the election of a Vice-President, the partial renewal of the Assembly yearly, the establishment of the principle of ministerial responsibility, the creation of a second Chamber, and the adjustment of the relations between the Executive and Legislative Departments.

GREAT BRITAIN.

The Lodge Gas Stokers' Strike—Safety of the Steam-ship City of Bristol.

LONDON, Dec. 10.—Several of the gas stokers, who were summoned under the Masters' and Servants' act to appear and answer the charge of conspiracy, have been found guilty, and sentenced to six weeks' imprisonment.

The telegraph wires in Ireland, which were prostrated by the gales, have not yet been fully restored.

The steam-ship City of Bristol, for whose safety some anxiety was felt, has reached Queenstown.

THE WEATHER.

Synopsis and Prognostications.

WASHINGTON, Dec. 11—1 A. M.—Over the lower lake region and the St. Lawrence Valley, northerly to westerly winds, rising barometer, cold and cloudy weather prevail; in the Middle and Eastern States south-westerly to north-westerly winds, high pressure and low temperatures, with generally clear weather. For the Gulf and South Atlantic States, northerly and north-easterly winds, cloudy weather, falling or rising barometers and low temperatures; on the upper lakes, in Wisconsin and thence to Tennessee, cloudy weather, northerly winds, low temperatures, and light snow in the latter States; in the south-west, south-easterly winds, cloudy weather and diminishing temperatures.

PROGNOSTICATIONS.

For the North-west and upper lake regions, south-westerly winds and partly cloudy weather, with higher temperatures, and decreasing pressures, extending to the Ohio Valley; in Tennessee and thence to the Gulf and South Atlantic coasts, north-easterly winds, occasional light rain, cloudy but clearing weather; on the lower lakes and in the St. Lawrence Valley westerly to northerly winds, partly cloudy and cold weather, with higher barometers; in the Middle States and New-England, partly cloudy weather, northerly and easterly winds, falling pressures and low temperatures. On the 15th inst. the display of cautionary signals will be suspended at the lake ports during the Winter.

The Storm.

WASHINGTON, D. C., Dec. 11—1 A. M.—The Signal Office, at 4:35 P. M., Tuesday afternoon, reported it sleeting at Mobile, Ala., thermometer 32°; Shreveport, La., thermometer 30°; and Vicksburg, Miss., thermometer 30°; snowing at Memphis, Tenn., thermometer 30°; St. Louis, Mo., thermometer 22°; Keokuk, Brookfield, Mina., thermometer 12°; Rochester, thermometer 18°; and raining at New-Orleans.

City Meteorological Report.

The following record will show the changes in the temperature yesterday, with the average for the same, as indicated by the thermometer at Dickinson's drug-store, No. 5 Park-row: 6 A. M., 18°; 9 A. M., 19°; 12 M., 22°; 3 P. M., 24°; 6 P. M., 22½°; 9 P. M., 21½°; 12 P. M., 20°. Average temperature yesterday, 20°.

Mr. Schell and the Historical Society.

To the Editor of the New-York Times:

I think the people of New-York, without regard to political opinion, are opposed to the Tammany Ring, and, therefore, I shall be very much surprised if the Historical Society select as their President Gen. Schell, who is not only the head centre of Tammany, but a stock gambler of great notoriety. What are his qualifications for President of a Historical Society? Has he ever devoted himself to historical research, or is political wire-pulling and cornering stocks considered the proper qualification for a President of the Historical Society? In other cities, the men selected for such sections are persons of high literary ability and honorable prominence in the community. If no is again elected I for one will consider it a disgrace, not only to the Society, but also to the City of New-York. Cannot your who have fought the Tammany Ring so valiantly present this case to your readers in its true light?

AN ANTI-HISTORICAL STOCK JOBBER.

NEW-YORK, Saturday, Dec. 7, 1872.

A Slight Correction of a Widely-Published Assertion.

From the Lexington (Ky.) Observer, Dec. 6.

The Louisville *Commercial* of yesterday, under flaming head-lines, intends to reduce that on Tuesday night, at Williamstown, Grant County, Gen. Leslie Combs shot through the heart and killed a deserter named George Merrill, but not before he got a pistol-ball in his own lungs. Now it is incredible that nature should make more than one Gen. Leslie Combs, and the original General requests us to say that he did not kill the man, for he intends to live:

1. He killed so many Indians he does not say that he never has wanted to kill anybody else.

2. He never has carried, and never expects to carry, a pistol to shoot any one with.

3. He was not at Williamstown, and never heard of shooting George Merrill before.

The truth is, as we are informed, that there is a quiet, genteel young man at Williamstown, named Leslie Combs, and he may have shot the deserter, and given rise to the rumor that it was Gen. Combs who did it.

SUFFOCATED.

Terrible Calamity at the Fifth-Avenue Hotel.

Twenty-Two Women Smothered and Burned by Last Night's Fire.

Worse than the Black Hole of Calcutta—A Fearful Sight—The Hotel Damaged to the Extent of $100,000.

At 11 o'clock last night a fire broke out in the upper story of the Fifth-avenue Hotel, on the Twenty-third-street side. The fire-engines were quickly on the spot, and were soon at work pouring streams upon streams of water on the flames, which at 12 o'clock enveloped the whole of the Twenty-third-street side. Hose was attached to various pipes inside the hotel, thus amazing those on the outside. Many of the guests had retired to rest, or were about retiring, when the fire alarm sounded, but it was not until the firemen brought the hose into the interior of the hotel that any alarm was created. Then ensued a panic among the more timid of the guests, and a rush was made for their trunks and valises, into which they promptly packed their movables, and rushed down stairs to the office and demanded their accounts. Their apprehensions could not be quieted, and the clerk had reluctantly to go to work and make out several bills, on receipt of which the parties paid up, and took their departure, evidently well pleased at retiring with safety. There need have been no such hurry or fright, however, as there was really no danger—at least no immediate danger at that period.

The female domestics were considerably alarmed, and, in addition to the fifteen who lost their lives by the fire, as detailed below, another, Margaret Fagan, aged thirty, was so badly burned about the head and body that little hopes are entertained of her recovery. How she was injured could not be accurately ascertained when our reporter left at 3 o'clock this morning. The ambulance was telegraphed for to Bellevue Hospital, and Warden Brennan was promptly in attendance, and had the injured woman conveyed to the hospital. Another domestic, Mary Jane Healey, was badly scalded in the face, and a third woman, whose name could not be learned, was also seriously injured. A fireman named Finn, of No. 4 Truck Company, fell through a sky-light and was cut in the head, but his injuries are not serious.

On examination it was discovered that the fire originated in the elevator or stair-case leading to the laundry on the top floor. How it arose could not be discovered. At 1½ this morning the fire was still burning, but the hotel was considered not to be in imminent danger, and the firemen are of opinion that the fire would be subdued without any considerable loss. The principal loss will be damage arising from water, a large portion of the carpets, sofas, &c., being greatly injured. As we go to press the total loss is estimated at from $75,000 to $100,000.

The hotel is owned by Amos R. Eno, and is said to be fully insured. When the fire broke out there were about 300 guests in the house, besides 400 domestics, 150 of whom were women. The male domestics greatly assisted the firemen in carrying the hose around. A number of the guests had been attending the theatres, and the first intimation they had of the fire was the scene around the hotel on their arrival. Scenes the anguish and the firemen, surrounded on either side by large crowds of spectators, they could hardly realize their position. One glance at the burning roof was sufficient to recall them to a sense of their position, and with a rush to the front entrance ran to their apartments and packed up their baggage.

The Loss of Life.

After the fire had been pretty well extinguished, the firemen, in going through the rooms in what is known as the "cook-left," which were occupied by the laundry women and domestics, they were horrified by stumbling over the remains of human beings which were piled on the floor. Lanterns were procured and the firemen, aided by the Police, set at work to investigate the terrible state of affairs thus revealed. The sight presented to their gaze was horrible beyond description. On the floor of a room about twelve feet square were found no less than fifteen bodies, all burned, charred, and blackened beyond recognition. The bodies were found lying near the only window of the room, which opened on the roof, but which was barred, so that the unfortunate women, who had evidently rushed to the window as their only means of escape from the terrible danger which threatened them, found themselves shut up, as it were, in a box, to be suffocated and roasted to death. The agony which these poor creatures must have endured can scarcely be imagined. To escape from horrible death was impossible. The staircase leading from their rooms was all on fire, and all means of escape by the window effectually closed to them by the barred window, they were compelled to wait for death with what resignation they could summon. It was in the wooden staircase that the fire first made its appearance and spread up to the rooms occupied by the unfortunate victims of this terrible calamity with great rapidity. It is supposed that most of those who were burned to death were asleep when the fire commenced. Several of the bodies were found on a bed in the room, while others were on the floor, near the window. The position of the charred remains showed that most of the unfortunate creatures died in great agony.

Warden Brennan of Bellevue Hospital, who was present at the fire, on being informed of the horrible discovery which had been made at once telegraphed to Bellevue Hospital for all available ambulances to be sent to the hotel forthwith, and on the arrival of these conveyances an effort will be made to remove the bodies to the Morgue. The firemen and Police, on viewing the ghastly sight, almost sickened at the spectacle, hardened as they naturally are. Owing to the confusion and excitement, the names of the unfortunate victims could not be ascertained. It is feared that several other bodies will be found in the total "blockade."

Twenty-Two Bodies Found.

FIFTH-AVENUE HOTEL, Dec. 11—8:30 A. M.—Thus far, twenty-two dead bodies have been found—sixteen in one room, six in another. This is probably all the victims.

The Losses.

At ¾ o'clock this morning the firemen succeeded in subduing the fire. The loss will not be less than $100,000. The dead bodies of the victims were taken out by the Twenty-third-street entrance and removed to the Morgue.

Fire in Maiden-Street.

At 2:10 o'clock this morning a fire occurred in the two-story frame building, No. 114 Baxter-street, occupied by J. Goldenberg as a second-hand clothing store, entirely destroying it, with a loss of $5,000. Insured.

SPAIN.

Sharp Works with Carlists in the Environs of Barcelona.

MADRID, Dec. 10.—A body of Carlists entered the town of Manresa, in the Province of Barcelona, yesterday, but were met by the troops stationed there, and were repulsed after a sharp fight.

BY MAIL AND TELEGRAPH.

Alfred Bergman, counselor of the Belgian Legation, died in Philadelphia on Monday.

Six or eight inches of snow fell in Brunswick, Me., on Monday night, and drifted badly.

John J. Patterson, Senator elect from South Carolina, has been arrested on a charge of bribery.

Another man was sent to jail yesterday, in Washington, D. C., under sentence of death for murder.

Rev. George B. Beecher has accepted a call to the pastorate of the First Presbyterian Church of Cincinnati.

The Philadelphia ironmasters propose the erection of an iron monument to Horace Greeley in Fairmount Park.

Messrs. Buriel & Co.'s hosiery mill at Laconia, N. H., was damaged to the extent of $5,000 by fire last evening.

The horse disease is disappearing from New-Orleans. Steam cars are running on most of the street railroads.

John J. Patterson was elected United States Senator by the South Carolina Legislature on the first ballot yesterday.

The water in the Hudson at Poughkeepsie N. Y., was lower yesterday than before in several years. The river is choked with ice.

A young man of respectable appearance has succeeded in obtaining $600 in Albany on checks bearing the forged signature of Hon. R. H. Pruyn.

Mr. Jonathan Stone, the Reform candidate, was elected Mayor of Charlestown, Mass., yesterday, over Mr. Francis Childs, the citizens' nominee.

G. W. Gallison and Albin F. Young, of Pittsfield, N. H., while fishing in Northwood, on Monday, broke through the ice, and were drowned.

The Senate, yesterday, confirmed the nomination of G. N. Furman as Postmaster at Philadelphia, and of a large number of other Postmasters.

Since the adjournment of the last session of Congress, five employes of the House of Representatives have died—one on Monday night, Robert A. McPherson, of Pennsylvania.

Mr. Charles H. Bartlett, Republican, was elected Mayor of Manchester, N. H., by 478 majority over Hon. Joseph Kidder, Democrat. Both branches of the city Government are largely Republican.

Alfred Trumbull, brakeman on the Cheshire (N. H.) Railroad, while shackling cars yesterday afternoon, was hit by a projecting piece of timber, with which a car was loaded, and instantly killed.

The Board of Reference on the question of damage claimed by the Residents at West Concord, N. H., for carrying away water from Long Pond for the supply of Concord, have laid the amount at $60,000.

Mr. Francis Jewett, Republican, has been elected Mayor of Lowell, Mass., by 410 plurality over Mr. H. Hosford, the citizens' candidate. The citizens' ticket for Aldermen was elected, with one in doubt.

The story published in this country that the Principality of Reuss, a small German State, had pardoned two criminals on condition of their emigration to the United States, is pronounced an invention.

Testimony taken in the case of the four men killed by the falling of a scaffold at the Water-works building, in Cincinnati, on Monday, indicates gross carelessness on the part of the contractor.

Ira T. Munn and George W. Scott, of the elevator firm of Munn & Scott, were before the Criminal Court in Chicago, yesterday, on the charge of fraudulent dealing, and were held to bail in the sum of $15,000 each.

Charles Johnson (colored) was hanged in the jail-yard in Washington yesterday, at 1 o'clock, for the murder of his wife in Georgetown, D. C., on Sept. 26. Johnson strangled four or five minutes, and died of strangulation.

Estes Davis, a recluse, aged about sixty years, shot himself in Cincinnati, Ohio, yesterday, and was found dead in his room. He left several brief documents, complaining bitterly of society, and neglect by his friends.

A Greeley National Monument Association has been formed in Boston, which will embrace well-known citizens of all parts of the country. It is proposed to raise $500,000, of which $175,000 has already been subscribed.

The steamer Emma, while on Shawneetown bar, below Evansville, Ind., was burned on Monday. The steamer Gamelia sent her yawls to assist in rescuing the passengers and crew, six of whom, it is believed, were saved.

David Moore, the alleged Dover, N. J., wife murderer, arrested at Phillipsburg on Saturday and brought to Morristown on Monday night, denies that he did the deed, and says a man for whom the constables are searching.

The Secretary of the Treasury yesterday received from Boston over $1,000 coupon bonds, of the loan of March 30, 1865, with the coupons attached from January 1, 1873, with instructions to cancel them, or so dispose of them as to result in a gift of their value to the United States.

The election in Boston yesterday resulted in the re-election of Mayor Gaston, who was the candidate on the Democratic and citizens' ticket, over E. H. Pierce, the nominee of the People and Labor Reformers, by 1,896 to 1,456. The Common Council stands about forty Republicans to twenty-four Democrats.

E. C. Service was arrested in St. Louis, yesterday, charged with being one of a gang of forgers, with head quarters at New-York, and who operate in the South and West. Checks on the Bank of North America, of New-York, for $11,700, were found on him, drawn by Fordyce & Rodes, of Huntsville, Ala., in favor of James A. Coon.

James P. Halley, who was found in an insane condition in Philadelphia, Penn., on Monday, was sent to the asylum yesterday, where his brother called in search of him. Hailey left his home in Chicago last Monday week, and nearly the entire sum of money, $600, which he had when he disappeared was found in his possession.

The ceremonies of unveiling the statue of the late Roger B. Taney, Chief Justice of the United States, erected by the State of Maryland, took place at Annapolis yesterday. The statue is in bronze of heroic size, representing the Chief-Justice in the robes of office, and stands on the east front of the State House, a short distance from the main entrance.

A suit was begun yesterday at Elizabethtown, Ky., on behalf of William M. Lent, of San Francisco, against Philip Arnold, John Slack and others, concerned in the recent diamond operations in Colorado, for $600,000. A safe at Arnold's residence, in Elizabethtown, and valuables in the bank at that place have been attached. The affidavit alleges fraud against Arnold and Slack.

The Mission Tunnel—Where the Headings Will Meet.

From the Springfield (Mass.) Union, Dec. 7.

The small distance remaining between the heading at the "East End" of the tunnel and the heading which is proceeding westward from the central shaft will be heard this week and next, and the connection will be made about the 15th inst. The parties boring from the central shaft will cease work on the 11th, and those from the east end will complete the job. There have been some suspicions that the headings would not meet exactly on account of the supposed influence of the iron in the mountain on the surveyor's needles, but the engineers are confident that they will come together without the slightest variation. The grades of the two big pipes, now advancing to meet each other, are designedly different, that from the east being the grade upon which trains will be run. While that from the central shaft is higher, and a bottom of seven feet will have to be blasted out in order to make that part of the tunnel conform to the rest and to of the proper height. This work will take five or six months, but when it is done only half a mile more will have to be blasted, in all the 1,600 feet through the mountain. The present, the whole work in November stands: East end, 1,400 feet; west end, 1,0 feet; total, 2,[illegible] feet; entire opened to Oct. 1: East end, 11,[illegible] feet; central shaft east, 1,815 feet; central shaft west, [illegible] feet; west end, 2,276 feet; total, 21,[illegible] feet. Length remaining to be opened: between east end and central shaft, 119 feet; between

administration have so long dishonored all over the civilized world.

WHERE CONSTRUCTIVE REFORM MUST BEGIN.

That I may be more distinctly understood, let me, at this point, make two explanations; one in regard to principles, and one in regard to topics. And, first, I do not question the utility of parties within their legitimate sphere, and to that extent I have acted, and expect to act, with a great party, which I respect. When a President or Governor is to be elected, and commanding principles are involved, the people naturally group themselves into great parties; and they must act in great masses, or to no effect. When, in a legislative assembly, political principles are involved in pending measures, reason of abstract duty as we may, members will, to some extent, act together with something of the spirit and aims of partisans. But, surely, the less so the better. In matters of the election of legislators, I hold it to be a paramount duty to secure the fullest expression of every variety of opinions and interests among the people; and hence, that the mere representation of parties and partisan caucuses in large cities, and which our present methods of municipal representation encourages, is at once unjust and pernicious, and has been the cause of no small share of our abuses. Under it legislative debate at Albany has decayed nearly unto death; and City members have degenerated, from the splendid abilities of Hamilton and Clinton, Hoffman, Jones, and Verplanck, down to the pervading mediocrity and incommensurable vulgarity and ignorance of our times. For all purposes of honest and wise legislation, and before we can send our worthiest men to the State Assembly, this City, smaller territorially than the half of the narrowest town, and with no distinct interests save as a unit to be represented, must be treated as one district for representation, and must not have its houses and stores and manufactories parceled off into little squares, parallelograms, and triangles; for rearing pestiferous nests of little pot-house politicians; for selecting mean little members to represent the mercenary little caucuses set up in the little local districts. There is no analogy whatever between a country Assembly district, which embraces an organized town or several towns, with territorial interests and local productions and duties, and a city district made up of a certain number of brick and sand-stone buildings along the same avenue, of most of which the owners have their business or their homes elsewhere. Here is where thorough City reform must begin. We must have the whole City not only treated as one Assembly district, with a right to send the number of members due to its population, but we must have a method of election which will not merely secure a representation of the party majority, but one that will give a representation of the people; of their opinions, their interests, and their great sense of public duty, which municipal partisanship and its methods have so long misrepresented. And this brings me to an explanatory sentence about topics. I shall say nothing more about City Senators and Assemblymen, and mainly because I speak for a practical purpose and the Constitution is in the way of present action. Nothing, for this same reason, about our bad methods for the selection of Sheriffs, District-Attorneys, County Clerks, Coroners, civil and criminal Justices, except that so long as these offices are the gift of the City party caucuses—until they are under the supervision of higher officers, from whom they should receive their appointment—New-York will remain, save in exceptional times like these, the very paradise of murderers, assassins, and miscellaneous scoundrels; nothing about the needless and costly keeping of two sets of accounts for City and County affairs with all their duplications, deceptions and bewilderments; nothing about the abuses in hospitals, street openings, railroad extensions, Corporation advertising, and tax levies; nothing about City Attorneys' pilferings, jury duty partialities, streets dirtier and rougher than any on the European Continent, outside Naples, Greece, and Russia; nothing about any detailed measures of mere economy and simplification. All for the reason that they will follow the larger reforms, and my time is wholly needed for the consideration of those more central and controlling matters, that, reaching beyond evils of which the loss of money and the suffering of public inconvenience are the measure, really fix the conditions and determine the possibility of long maintainance of all either the public morality or the public peace in this vast City.

THE EVILS OF OUR NEGLECT EMBODIED IN OUR LAW.

The great political questions of this country are those of better administrative methods. Our business men who find their fortunes threatened by corrupt Judges, and their incomes threatened by extravagant taxation, must come to comprehend that the problem of the best organization of political power, and the best methods of utilizing the conservative forces of Government and society, is one which it is profitable for them to study and to solve. The corrupt and ignorant men we have sent to legislate for us have caused our very statutes to become self-propagating sources of evil.

Having neglected all study of the principles involved in City Government, and of the methods by which alone its purity and efficiency can be preserved, we have gone on year after year surrendering more and more of the salutary powers of the State to villages and cities; adding charter to charter, piling amendment upon amendment, without system, order or harmony, until our municipal legislation has become the most incongruous and the most disgraceful accumulation of legislative folly and imbecility which all the libraries of the world contain.

As a natural result, our Courts are crowded with litigation growing out of such crude laws; a decision on one charter is no rule as to another, the trade in city and village politics has bred a most detestable class of mercenary city politicians, while less and less the worthy men, and more and more the scoundrels and the bullies fill the municipal offices. No candid man can turn over the hundreds of pages of hasty and incongruous legislation for cities and villages, annually inflicted upon the people from Albany, without feelings of humiliation, if not of despair. Fifty pages for Long Island City, as many more for Buffalo or any one of forty other cities, brought to the Legislature complete and passed without examination, or even the form of debate, and often amended at great length at the same session, are evidences of a want of system, of a failure of duty on the part of the State, of a neglect of sound principles, as they are also evidences of the supremacy of local and selfish traders in politics, which ought to arrest our attention and to admonish us that the fate of New-York will soon be the fate of every city in the State, if a higher statesmanship is not applied to this vital subject.

Wishing to test the truth of my own observations and opinions as to the amount and rapid growth of such municipal legislation, I have counted the laws relative to the charters of cities and villages and to the terms of their officers, enacted in each of the following years: 1849, 1850, 1860, and 1870, and with the following results: In 1849 fifty such laws were enacted, being *one-eighth* of the whole number of laws of that year; in 1850, seventy-one such laws, being more than *one-sixth* of the whole; in 1860, one hundred and twelve such laws, being more than *one-fifth* of the whole; in 1870, two hundred and thirteen such laws, being more than *one-fourth* of the whole; and these latter laws fill far more than one-fourth of the 1,200 pages of the loose and careless statutes of that memorable year of legislative and municipal infamy. We know pretty well, here, how honest men have been chosen, and how politicians have prospered and municipalized, by reason of excessive and partisan legislation for this City; but you can better imagine what may have been the case over in Brooklyn, when I tell you that *thirty-nine* such laws were enacted for that city at the single session of 1870. Think of the bargainings and brokerages, the confusion, litigation, and knavery connected with the pendency of thirty-nine such laws for the same city at the same time, by any nothing of many more than thirty-nine other bills log-rolled out of the legislative chambers. If thirty-nine separate laws were not imposed on the people of this City, it was only because cunning and comprehensive language swept into the grasp of a few City officials all the great powers of Municipal self-government, and left the citizens without the ability of guarding their treasury, limiting their taxes, or protecting their fortunes. I venture to affirm that such excessive, tyrannical, and unprincipled legislation was never among a free people known elsewhere in the world; and to add, after a careful comparison, that the laws enacted during the last twenty years, especially for either the City of Brooklyn or the City of New-York, exceeds two-fold in bulk and numbers the entire legislation of the English Parliament in the same period for all the cities in the three kingdoms. Indeed, the English Municipal Corporations act, a carefully-framed law enacted in 1835, and regulating almost the entire municipal affairs of the Home Dominions, remains, to this day, substantially unchanged.

The scandals, the alarms, the endless agitation and legislation about cities and villages, the frauds and stealings of their officers which disgrace and afflict us, are almost unknown in Great Britain. A statesmanlike system, framed in harmony with the social spirit and political institutions of the nation, is calmly, and, with few exceptions, humanely administered, while, year after year, our miserable complications of incongruities and partisan methods, advertise our neglect and our conservative imbecility to all mankind.

SHALL WE DEMAND A PROPERTY QUALIFICATION OF SUFFRAGE?

If the English municipal laws and administration are more effective for good government than ours, why then not copy them? In some particulars, to which I shall refer, we ought to copy them; but that great peculiarity of the English law which closes so much of the fountain of our troubles, I think, we cannot adopt. The English law attaches a high property qualification to city suffrage, which excludes a great proportion of those who have votes, while it allows all householders, male and female alike, to vote. This makes their great city problem at present essentially different from ours; and I think we must solve ours according to the theory of our institutions, and under the now popular and universal suffrage. In recent years, I cannot enter into the arguments for and against the return to the English property qualification, which, in substance, was ours also, until after the oldest in the audience come to the polls. If the friends of municipal reform should demand a property qualification for suffrage, there is too much danger that the public movement of reform would be successfully denounced as a conspiracy of wealth, talent, and social pride to depress the poor and get control of the City. However unwise it may have been to make suffrage so cheap, poor men will not vote for any one who takes their homes away, or the disfranchisement of themselves or of their poor children. In every country of the Old World, the advance toward Republicanism is marked by that steady extension of suffrage which will soon cast off all mere property limitations. It would be an act of extreme peril for any party here to stake its existence on a scheme for a popular franchise restricted by property. It might be practicable to provide that none hereafter coming to manhood, who cannot read and write, shall vote; but until we have patriotism and intelligence enough to enact that and to enforce it as a law, as that, how can we hope to disfranchise that poverty which, often providential, always commands our sympathy.

That we may be able to elect a municipal board, having authority only as to the care of the streets and the expenditures of our City taxes, by a method somewhat based on property, is the most that seems to me practicable. There is no denying that the poorest have a common interest with the richest, in the greater subjects of human legislation, life and liberty, religion, character, and health, for they are all the poor CAN'T fortune. But no voter has a right to participate in the care of funds to which he does not contribute, or in the fixing of expenditures of which he does not pay any part.

THE LAWS TO BE MADE PLAIN AND OFFICIAL DUTY CLEAR.

The natural result of a long series of municipal laws, enacted to suit mercenary schemers, the interests and exigencies of partisan alternately victorious, and which, even when honest in their design, were not framed after pervading principles or methods, has been a confusion of duties and uncertain, that the boundaries of departments are loosely defined, that the number of officials is excessive, and that doubt and confusion hang over the whole City administration. In such disorder, official dishonesty and inefficiency find shelter; and much needed work is undone from doubts as to who should do it, and whether its expenses will be paid. We need the best study and constructive work of harmony and simplification which our best minds can contribute in this long-neglected region of reform. Let this Legislature, then, give us a small commission of not more than three, appointed by the Governor, and composed of men, untrammeled by party obligations, and who will not barter their independence for any hope of office, to be directed by any combination of wires, with the intrigue of parties, whose duty it shall be to reduce all the useful laws relating to this City into a code, to so define, conform, and methodize all the regulations and ordinances, to consider the appropriate salaries and the needed strength of force of the Departments, that certainty publicity, economy, and vigor of administration may be secured; and who shall have the right and duty of investigating all bureaus, calling before them all City officers for information, and of reporting their own doings and their reasons therefor to the next Legislature. This Commission could submit such provisions as may be needed to constitute a system in harmony with the amended charter which this session should enact. In this way, alone, can we attain the needed vigor, co-operation, and simplicity. Most of those who clamor for simplicity and set forth schemes for a City Government in a newspaper paragraph appear to me (and I hope to be pardoned for saying it) equally ignorant of the vast confusion which the neglect of such codification has tolerated, and of that inherent complication in the Government of a great City which no wisdom can eliminate, or can do much at this session to enable worthy officers to take the place of bad ones; we can enact some general laws of fundamental importance; we can and ought to set up an amended charter the leading principles and methods upon which all thoroughly reform may be founded; but no candid man who is at all familiar with more than a thousand pages of laws, ordinances, and regulations, more or less applicable to the duties of our various City officials and with the need of new ones more stringent, will doubt that a year of such work will be of vast benefit to this City. No small power of the university and the litigation which attends our City affairs grows out of the haste, the interminable amendments, and the incongruities of these laws. From twenty to fifty pages of such laws have been passed each year, for nearly twenty years past; and in many instances, parts or pages of amendments at the end of a session, or scarcely ended long have hurried through at the beginning, bear evidence of haste and incapacity, if not of bad faith. There is not a commission or a Legislature in respect of which such a reversion is not needed, nor a worthy officer in them who would not desend, nor an unworthy one who would not dread, such a revision. In all the century no general revision of City laws has been made. That such a measure would be opposed by every mercenary partisan, and every dishonest fellow who hopes to become a City officer, I make no doubt, but no party having the interest of the City at its heart can oppose such an act of justice, economy, and reform.

THE DUTY AND POLICY OF THE REPUBLICAN PARTY.

This brings us to these larger questions of principles and methods to which the amended charter, now in the Assembly, should give expression. But it may be suggested that the more immediate practical question is what the leaders of the party in power are inclined or can be induced to do. I have an answer to this question. The principle and the system of legislation for cities and villages are grave matters of State concern, and should not be, as heretofore, dictated by the municipalities themselves. The policy to be pursued in that respect is not fairly to be regarded as one upon which parties may take a stand. While utterly denying, as I do, that the administration under a city charter can be fairly or honestly conducted by a party, or other party methods, I yet maintain that the number, the duties, and the salaries of City officers, and the system of official check and balance, are so provided for in municipal legislation as to be subject to the action of the party majority of a State, just as the powers and duties to be devolved upon the Navy Department, the War Department, or the Department of the Interior, or upon the national schools of Annapolis and West Point are by subjects for party consideration, whether such seamen, soldiers, not sailors, soldiers and clerks in the Interior Department should be either selected or dismissed for any party reason. The party in power must now adopt a centralized policy, which proves its fitness for the consequences. It will soon appear, whether it has the honesty, the courage, and the wisdom needed to give good government to the City, and to create a municipal system, whether its best demonstrations of municipal abuses spring from abhorrence of them, or from a desire to put the profitable power of popular patronage in its hands. In the case of New-York it is selfish, unscrupulous agents, having been hitherto the selfish clients of its mercenary followers, and the ambitious sense of its aspiring demagogues, as it may deal with it in the spirit of true statesmanship, have recently begun to look to the welfare of New-York, and the good opinion of its honest, intelligent, and unselfish citizens, as the way is the broad, swift road to political death, the other the certain way of ending life and honor. It would be a disgrace indeedable, if we should throw back the work of reform here a quarter of a century should the party now in power imitate the tactics of the Ring it has prospered from denouncing by using the new power the party has gained over the City, to reward the servility of its followers and the cupidity of its leaders, to secure money to fill its treasury, recruits to operate its caucuses, and journals to pamphlet in advance. I have great faith in the honesty and wisdom of that party; especially if its better men are strengthened and its true friends are encouraged by the resolute, the fair and patriotic action of those citizens who have called this meeting and have led and supported the great work of the City reform. But our purpose must not be doubtful. And especially, I hope this meeting may be taken as a protest against the administration of this City being longer swung at the tail of any party; longer being made a proconsulate province of the dominant party, whereon to levy party taxation and reward party hacks; that it may be accepted as a solemn declaration that we recognize no party tie strong enough to prevent our unqualified and eternal opposition to every attempt this Winter to carry out any such policy. Let us assume it as the duty, as it is the safety, of the party in power to enact an amended charter, and provide for a revision of our City laws and ordinances, in the interest of the general welfare of the City and the State together, and not in the interest of giving any person office or of keeping any unworthy person in office, here or elsewhere. The demonstrated influence, and the increasing numbers of those who hold such views of City affairs, are great enough to carry those powers, if we but stand resolutely and faithfully together. The decisive vote in the last City election was not a party vote; and even Gov. Dix feel sure that now the non-partisan vote is not likely to become less decisive or less numerous, unless we all go to municipal perdition together.

That there are at least a few honest men in the Republican ranks ready to sacrifice the present interests of the City and Union, before of the party, if they can but rout in patronage and jobs for the next two years, who propose to treat the results of the last election as a solemn capture of the Committee of Seventy, and of the whole movement of reform, to be taken into the camp of Republican partisanship as spoils, and who hope to control the Governor and the Mayor in the interests of such schemes, we should, I fear, be naiveu to doubt. And that there are some Democrats selfish enough to hope more than to prevent the party in power from making a snare of the spoils, and all the sooner bring their opponents to ruin, we need not doubt, to be equally true. Let us, therefore, stand to our guns, ready to wage resolute war, if need be on our common enemies on either hand. Let it not be doubtful that we will give the nominated ticket to parties, and to endeavor to hold them responsible for good city government.

SO LONG AS THE PARTY IN POWER IN THE STATE APPOINTS THE SHERIFF, CORONERS, CIVIL AND CRIMINAL JUSTICES AND MAYORS FROM THE CAPITAL, AND IS HENCE A PARTY RESPONSIBILITY COULD BE CLEARLY TRACED—THE PARTY METHOD OF CITY GOVERNMENT WAS NOT WHOLLY A FAILURE. But city politicians were not long content to have the party majority in the State make those city appointments. The city party majority demanded that the City politicians, and the profit of all such administration should believe for itself and be the perquisites of its leaders. This demand was complied with. It was in this way the the regular trade in city politics began, and that the party in the State gradually ceased to be responsible for the doings of that part of its members resident in that City which lived by this trade. The city having in the main got rid of State participation in the form of appointments, the wisest and safest course is to reduce the greatest possible number of city officials should be elective, or be appointed or removed at the discretion of elected city officers. The great city party caucus makes many offices to fill by elections, not at the caucus, but at the polls, because its activity and importance and the collections and profits of its managers are thereby increased. The central city caucus dictates equally all city elections and all merely discretionary appointments and removals on the Mayor.

The progress of the disintegration of the State, the absorption of authority in the cities, and the excesses of it by the city majority in its own interest were gradual. By the amended Constitution of 1822, the Sheriffs, the County Clerk, and the Register of New-York were made elective; and the Mayor and the Aldermen were to be appointed by the Common Council. By constitutional amendment made in 1834, the Mayor of New-York was for the first time in history made elective by the people; and in 1838 the same rule was extended to all the cities of the State. All property conditions of suffrage, save on the part of the "man of color" having been first swept away, the Constitution of 1846 made all Judges and Justices, as well as the Sheriffs, the Clerk, the Register, the Coroners and the District-Attorney of the City, elective by popular vote for short terms. Thus, for the first time in history, was fragmented the constrained method of governing a great city by the party majority under universal suffrage. Nothing of the kind had ever before been seen in the world. The party theoretical said a great victory, and a free field. There was no supervising power but the universal, supreme, and irresistible party majority. Its official responsibility was recognized but to that city party majority. Its qualification was attached to office but its fawning rule of removal operated that its will; its majority in official service could be secured but by placing that party majority in the leaders. The same local and partisan influences which had thus robbed the State of all wholesome supervision over cities and villages, and made of each of them a sort of feudal dominion, wherein the greatest number of people dwelt together and acted the authoritative part of the greatest lord in the Middle Ages, were immediately so worked to subdivide the city into petty districts, the party majority in which should be autocratic within its own borders. From this resulted the formation of machine local nuisances, and that pernicious theory that they should dictate the district assembly nominations and police nominations and appointments, and the still more disastrous doctrine that such sectional officers were mainly responsible to those petty, corrupt, party organizations, rather than to the city or to the State. From that date the whole city administration began to be more feeble and corrupt; was swayed hither and thither; accomodated, was bullied and bribed and deceived. The number and the extravagance of the City majority in the City. In a few years the Police became a service to land of party janissaries, the mere henchmen of the Mayor and other high officials; and finally, at the bidding of a bold Mayor, they at midday barricaded the City Hall in opposition to the Supreme Court. The old system was not wholly destroyed, but a Police Board, with long classified terms of office, and policemen appointed during good behavior were substituted. Then was the first consolidation of the City party responsibility, and the beer shop, under the party system, had long been a horde of howling, steaming savages, who made our nights hideous, and set on new perils to conflagration. The partisan system as to that body was abandoned in fact, and the theory of personal merit, of responsibility to public opinion, and of extended terms was substituted.

In 1866, the partisan Aldermanic Board of Health, having long been so corrupt and dangerous that Mayor Gunther proclaimed its assemblage to be a greater peril than disease and contagion, and twenty-two out of 24 City physicians, in its near opinion, Health Wardens and assistants being keepers of low grog-shops or notorious party bullies, the Health Department was also taken from under the direct control of the partisan majority, and, as far as possible, was based on character, and placed under the jurisdiction of non-partisan principles and opinion. Central Park, hitherto, as we never, but for a short time, under something like the direct control of the unrestrained party majority, but its fair face yet carries the lamentable marks of that beast of prey.

While it is true that our Commissioners have at all times been by far too much under the control of City politicians, and of late have been more than ever before, prostituted to partisan purposes, it remains yet true that all the real improvement in city administration has been made through commissions, and commissions have been equally the agency of all the best city administration in England.

Then, in 1870, the City majority saw that the public demand for such agencies could not be resisted, its leaders said: "Let us use the commissions themselves for the purposes of party and personal aggrandizement." To that end all power was swept into the commissions, and the partisan Mayor was authorized to fill all commissions in his discretion, and for long terms of years, and was soon made a member of every commission. The authority of the Common Council was made merely nominal, and all power of raising public money, of spending public money, of stealing public money, was conferred upon a few leading commissioners, whose party leaders who have for ten years been clamoring for the sovereign rights of this City to govern itself, reduced the City to a condition of degrading dependence upon a debauched party majority and a bald band of political wreckers. No such thing as representations of the people with citizen power to scrutinize or to limit the City expenditures existed. Millions were pillaged from the Treasury, and the City stood appalled. Hardly the form, and in no sense the substance, of local self-government existed. No official responsibility was felt or recognized, save to the party, to profiting and promised secrecy, to fidelity to the interests of common piracy and thievery. Such was the actual, the natural, and, I verily believe the inevitable result of a reliance upon a city officer's feeling of responsibility to his party as a public safeguard. The officials debauched the party that promoted them, and the party defended the officials which gave of their stealings to its treasury, and whom its great power had nominated and elected. On every hand, it was clear that the general tone of the non-partisan community—of public opinion as a whole—was far above that of the party majority. The party majority of the City dragged down the party majority of the State; cast out its own worthiest leaders; corrupted bargained with its political opponents, and everywhere obstructed justice in its efforts to punish the plunderers of the Treasury. In the Sheriff's office, on the Bench, in the City Hall, in every place where there was a City officer, the same omnipotent party was represented; all investigation was discouraged; disclosure was refused by rebuke of villainy was unheard. And it was not one party only—not the party in power alone—that the partisan system in the City had demoralized, but both parties, so that neither had the honor to disclose villainy, nor the patriotism to protect the people. Both were degraded down, and the leaders shared each other's shame, as they had shared their pillage and deceived the people together.

The disclosure, the true spirit of official responsibility, the courage to attack official infidelity, the patriotism to sustain grand sacrifices for reform; that power that made journals and citizens tremble at their decisions and flee into foreign lands; the sustained, unselfish labors devoted to the cause of Municipal regeneration, which together have restored the honor of New-York and lighted up the prospects of the nation—came, none of them from the action of any party, but all of them from the most noble and vast portion of the public. Press and from citizens too honest and patriotic to submit longer to City party dictation; in short, came from just such men as are here to-night, because they are determined that no other City party shall form another City Ring and inaugurate another pandemonium.

Remembering, then, that the very times when party rule was most absolute, when the power of the Mayor was the most absolute, when on every hand there was the freest field for all the virtues of the party system to restrain its officials, was also the very time when its City officers were most unfaithful, we are admonished by every consideration of public safety, that the people must and ought to devise and put in practice a better one. If anyone shall state that the late naturnalls of corruption was something anomalous, the result of an extraordinary and sudden conspiracy of bad men, I utterly deny the fact. The inevitable and demoralizing influence of the party system of governing a city were clearly indicated early in the career of Mayor Wood. For nearly twenty years we have been training and honoring the party leaders, who have flourished the more as we have rushed the faster to our ruin. No decay ever came more steadily over a community, no ship was ever driven more directly upon the rocks, than this City has been dragged down to the depths of her humiliation, by the partisan machinery which she has created and trusted. While the history of the nation is made glorious by the great efforts of reform in which the several parties, in their day and their sphere, have carried on to victory. While I fully believe in national parties keeping up their organizations in the City as well as in the country, (and I have been proud to act with such a party,) yet I challenge any man to name any municipal reform which any City party action has inspired, or which any party or party leader has intended and sought to make a reality. Nor, even where obstructed justice in its efforts to punish the plunderers of the Treasury. In the Sheriff's office, on the Bench, in the City Hall, in every place where there was a City officer, the same omnipotent party was represented; all investigation was discouraged; disclosure was refused by rebuke of villainy was unheard. And it was not one party only—not the party in power alone—that the partisan system in the City had demoralized, but both parties, so that neither had the honor to disclose villainy, nor the patriotism to protect the people. Both were degraded down, and the leaders shared each other's shame, as they had shared their pillage and deceived the people, together.

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Unless, then, this reasoning can be overturned, we ought at once to frame our City Charter on the theory of placing our trust in the responsibility which an honest man feels to public opinion and to public duty. We should be loath to trust to the theory that a City official will be made honest and efficient by reason of any fear or respect he has for his party caucus or his partisan superior in office. We ought to aim to secure officers who stand well with the people rather than with the City caucus; who have business ability and good character, rather than the favor of the President, and do that in the City Hall which he is doing in the Custom-house. It is a question in which all honest, unselfish people are on one side, and all traders in politics and brokers in appointments are on the other side.

We ought to insist that the great parties shall attend to State and national affairs, and let city administration alone. We ought to see that there are really but two feelings that produce a salutary sense of responsibility in a city official: the desire of securing the good opinion of honest men, and the fear of exposure in the Press, and of punishment in the Courts. This is the sense of responsibility which will give us the official service we need in the city, and which will not infrequently lead a city official to withstand the city caucus, and to dissuade the city incumbent. The officer who fears it, will never, as a Judge, inevitably size false, unnatural sentence before; never, as Assessor officer, sign false pay-rolls; never, as a Commissioner, or Mayor, make unworthy appointments, to serve his party. I venture to predict that this and no other is the sense of responsibility which will be illustrated by the Mayor elect of this City, and to affirm that it is the hope and the safeguard of reform in the immediate future. I have dwelt on this question of official responsibility to the City because it has been and is the justification for several practical suggestions I have now to submit.

THE TRADE OF THE GOVERNMENT.

While it seems to me that not a little false reasoning has been written about the City quarter after the model of the Constitution of the United States, there are yet important features of that instrument which should be closely imitated. Letting and forbidding State power, nominations and mandate of looking to the Legislature, should not be imposed on the Mayor. Only legislative duties, the scrutiny of the expenditures, and the confirmations of nominations should belong to the Common Council, as the legislative department. The administrative details should be carried on by departments or boards, which should closely analogize the Executive Departments of the General Government. But here the analogy ceases between the Federal and the city administrations, and the differences begin. The city government has no Judicial Department. All high judicial functions are performed under the general State and national Judiciary. The City has judicial proceedings, (which ought as well to be a part of the State system,) are performed by officers separately, and directly elected by the people. These inferior Justices are a part of the party strength and machinery, and are not a counterpoise to the overweening party power, like the Federal Judiciary, with its decisive and long tenure. Members of the Common Council are, in effect, all nominated by the same central, party caucus, and stand for the same party interests and organizations, always active and at hand; instead of coming, like Senators, from remote State districts, and opposing each other, and counselled by diverse and opposing interests. And in the theory of the Constitution, the President himself was not to be really elected by the people. The Federal Government makes the laws it executes; the city only enforces those made by the State. It have pointed out that the Federal system is a most proper material of principles and grand conflicting interests for party policy, while city affairs are essentially a great aggregation of business unsuited for party notion. And in the city, far more mischievously than at the national capital, the party leaders, with all its leaders, its organizations, its clubs and solicitations, and its threatenings, are at the desks, the houses, the very elbows of every city official, day and night. It will be disastrous in the extreme if, in framing a charter, we forget such differences, and blindly follow the national model. Yet, in the theory, the three divisions of a city government should be called the Executive, the Legislative, and the Administrative Departments, the latter being the boards or commissions where the whole work of the city must be done. There is, I repeat, no Judicial Department. The Mayor is such, in fact as that of Health and Police, in the trials they hold, perform functions judicial in their nature.

THE MAYOR, OR EXECUTIVE DEPARTMENT.

There is quite as much reason why the Mayor should not be a member of any commission, as there is why the President should not be a member of the Navy or any other department. The Mayor's duty is not to take part in the work of the boards, but to look independently and boldly upon their action; not to do work, but to force others to work; not to attempt the impossibility of omnipresence and omniscience as to the interminable transactions and innumerable places of city administration; but to insist upon honest and efficient results, and to expose, and to lead to justice, those who fall below their duty. The Mayor can no longer personally supervise everything, was perhaps, possibly as late as 1849; and, besides, he must be prepared for Mayors elected by the popular majority, whose knowledge of the details of city administration will be pitiably small compared with their measureless self-confidence, their innumerable promises made to secure their nomination, and their hopes for such places. Not in one year, nor very well in two, can an inexperienced Mayor gain the adequate knowledge of the details of all the departments; and are those, so wont to compare the Mayor and the Aldermen with the President and the Senate, ready to elect a Mayor for four years and Aldermen for six years? It is the duty of the Mayor to fully and mercilessly set forth in his message how the work has been done, what Commissioners have been faithful, and to bring dishonest and inefficient officers, and faulty methods to a public exposure which may be a great part of his election. Resident, the Mayor needs to be protected from undue pressure by the city party and city villains behind him. The entire service and mercenary herd of the city, all the old hacks, and all the young demagogues of the city party, can gather in an hour, and stand in a phalanx, the entire City party, to put down any Mayor who, and the mean time of any city party, on the fear of any Mayor, from Mayor Wood down to the present Mayor. The application of such rules to the public politic opinion, and the public Press as its organ, opportunity to see what is going on in official circles. Mayors can say to their greedy followers "There are other rules by which I must be guided, besides my wish to oblige you;" and that sense of official responsibility on every grade of the City service, and the dread of appeal from the caucus and the Ring to justice and to public sentiment, will have its appeal heard.

You perceive that the general scheme is that the Mayor shall appoint, and take proceedings to remove, the Commissioners, and the Common Council shall substantiate or reject, whenever that can remove until the justice of a hearing has been accorded, and the people have been given the opportunity of learning the cause thereafter discretion is given to the executive officer.

And now I come to the proposition which may will brand as democratic and some as severing of that executive disintegration, which I oppose.

But I present it not so much as being in general theory sound, but as a provision made necessary by our own peculiar municipal condition. I propose that at the next election each elector may vote one ballot with a single name, and that the three candidates which shall receive the highest number of votes shall be declared elected; the highest as Mayor, and the others as First and Second Assistant Mayors; to be such any constitutional or legal rule, the existing Mayor shall at once appoint the two who have the next greatest number of votes to be First and Second Assistant Mayors. An unheard of, many-headed, impracticable Mayoralty, I imagine you saying. But has not London for centuries had two Sheriffs? Did not Sparta and Rome flourish, the one with two Kings, the other with two Consuls? Is not the executive department of our sister republic, Switzerland, which has recently celebrated its five hundredth anniversary, composed of several members. Do not be alarmed, I propose that the Mayor and Assistant Mayors hold office and full honor and dignity of that office with its duties and responsibilities enlarged instead of limited. What, then, is the use of Assistant Mayors? It is this:

First—These Assistants shall be each, *ex officio*, full members of the Board of Aldermen, as a just party counterpoise of the Mayor; as the jealous critics of his administration; as the inquisitors of his appointments; as checks on his removals; as a body authorite far too uniform in feeling, interest, and aim. And for this other reason, also, that the greatest peril we have to fear is that, guard the office of Mayor as we may, he who fills it will almost always, as has been the fact heretofore, be a mere puppet in the hands of his own party, or a mere junta-seeker, subserviently seeking the party parties. That the condition is otherwise for the coming year, is, in a large measure, due to divisions never known before, or the like of which may not happen soon again. If the Common Council shall vote on nominations in the spirit of mere partisanship, then, of course, only the factories of the dominant City party shall have any chance. But, assuming that body to be less likely so to act than the Mayor, especially if elected by a wise method of voting and for long classified terms, and that sometimes its majority may not politically agree with the Mayor, there is may be a great gain if it shall have a wider range of choice than the Mayor's nomination might give it. I propose, therefore, that each Assistant Mayor, as well as the Mayor himself, may propose a candidate to fill any vacancy, and that the Aldermen may confirm the one they think fittest. Such competition of candidates will put each nominating in his good behavior, and give the Press a chance to try its powers, unless, indeed, you believe the Aldermen will more likely confirm the worst; and, in that event, we should at once give the absolute power of appointment to the Mayor and take the responsibility of the Press and a method impeach the just control of the Mayor over the administration, is only to say that all the nominations, save in rare times like the present, and better be of one party. If the Mayor has everything his own way, it should be by rescue of his wisdom and moral weight, and not by virtue of his party influence. When the terms of commissioners are classified, and are longer than that of the Mayor, it is idle to compare his position among the commissioners to that of the President and his Cabinet. I can hardly imagine anyone seriously proposing to allow every commissioner to be turned out as each Mayor or comes in.

We may as well look the future plainly in the face, when we shall see that it is only by some such method that the minority, too long forced to surrender to the caucus, can get their candidates presented for confirmation. It is but just that a minority should be allowed the right to participate in fixing salaries and those who pay no taxes have no rights to have care of the public money. It is very plain that between the abuses of tax bills at Albany, and the perils of allowing the representatives of the majority, (the half of which pay, almost, no taxes,) to tax themselves without limit, there is serious need to seek some middle ground of safety; and I can think of no other practical method of giving tax-payers some chance of protecting themselves.

POWER OF DEPARTMENTS.

There is another point of importance relating to all the Commissions. They should neither determine their own expenditures and jurisdiction, nor be wholly dependent as to either upon the Common Council. The charter has will, of course, generally define their jurisdiction, but they should also provide for the regular routine administration in each, without interference by the Common Council. Such interference would render good discipline in Police and Fire Departments impossible and would involve and fatally embarrass the numerous inferior officers and clerks of the Board of Health. No Department in the City or General Government can carry on its work without considerable discretion. The line therefore must be clearly drawn between what the Boards may do of themselves, and what is to be regarded as a matter in which the Common Council shall have some part. No previous proper for a charter are more difficult than these. The rule I have suggested is applied to the great Departments of the General Government. There are, for example, numerous laws—I may almost say there are code—under which the Secretaries of War, the Navy, and of the Treasury, administer their respective Departments and use official discretion, quite independently of any right of interference by the President, and of participation on the part of Congress. The clear definition of what the Departments may do in their discretion, and of the rights of the Common Council and Mayor to interfere, will be one of the most important parts of the work of the Commission for revising the City laws. I have only one more suggestion in regard to the Commissioners, and that is that the terms of their members should be so classified that no more than one of each could go out at any Commission in the same year, except that to remedy the great abuse to which the present appointing power has attempted to unreasonably protract its partisan influence, provision should be made for replacing by prompt appointments every unmanageable person now in the Departments. Neither but classified terms can secure adequate experience at all times, or prevent dangerous conspiracies to capture a whole Board for selfish purposes. But it would be a most dangerous and disgraceful policy if the Republicans should imitate the examples of the present City Commissions by making appointments, each of which should be for a long period, without classification. It would be treating the City as a capture, to be held as long as possible, regardless alike of justice or principle.

LAW DEPARTMENT.

There is no part of the City administration in which partisan influences are more to be deprecated than in the Law Department, and this community knows of no way of allowing any great officer, and especially the Mayor, to overawe the Corporation Counsel. The legal adviser of the City government should not be a dependent of any Department, and ought to be appointed for his legal ability and judicial candor of judgment. Nothing can be more unfortunate than to require such an officer to resort to a popular campaign, in which his independence is all bartered away to secure his nomination and election. The qualities we need would most likely be attained if the Corporation Counsel was appointed by the Judges of the two Supreme Courts at a joint meeting; and the District-Attorney should be nominated by the Corporation Counsel, subject to the confirmation of the same Judges.

FINANCE DEPARTMENT.

While the City is most fortunate in its present financial supervision, it is plain that a question of the composition and authority of its Board of Finance in the not rem

FORTY-SECOND CONGRESS.

THIRD SESSION.

SENATE.....Washington, Tuesday, Dec. 10, 1872.

Petitions and memorials were presented in relation to French spoliations claims; protecting the navigation of the Mississippi; for payment of property belonging to the Southern Methodist Association occupied and destroyed during the war.

THERMOMETRIC LIQUOR LAW.

The Senate refused to discharge the Committee on Finance from further considering the bill to prohibit manufacture, importation, or sale of liquor in the District of Columbia and the Territories, and to refer the bill to the Committee on the Judiciary.

SMALL REVENUE.

Bills were reported to authorize the Secretary of the Treasury to issue bonds in exchange for registered scrip, to authorize the President to negotiate the Empire of Japan Stock, the payment of principal and interest thereon (gold to the United States Treasury Convention of 1866); House bill for the relief of the sufferers by the Boston fire—placed on the calendar.

DIRECT VOTE FOR PRESIDENT AND SENATORS.

A resolution directing the Judiciary Committee to inquire into the expediency of so amending the Constitution as to provide for the election of President, Vice-President, and United States Senators by a direct vote of the people.

THE SMITHSONIAN INSTITUTION.

The Vice-President announced the appointment of Mr. Morrill, of Kentucky, a member of the Board of Regents of the Smithsonian Institution, in place of Garrett Davis, deceased.

The calendar of business was taken up and most of the bills on it were passed over.

SMALL BILLS.

Bills were reported for the relief of Tinsley Van Horn and others, of Louisiana, and (S. 1) Henry; also the bill to authorize the construction of a bridge across the Ouachita River, at or near Arkadelphia, Ark., and the bill to provide for the removal of the sunken wreck obstructing the channel of Sandy Hook.

At 5 o'clock the Senate went into Executive Session, and soon after adjourned.

HOUSE OF REPRESENTATIVES.

Several bills were introduced and referred.

NEW-YORK HARBOR.

Mr. Ozx, of New-York, presented a preamble and resolutions of the Chamber of Commerce of New-York City, for the improvement of the New-York harbor, and for appropriations to remove obstructions.

SOLDIERS' HOMESTEADS.

The House then took up the bill reported last session to enable honorably discharged soldiers and sailors, their widows and orphan children, to secure homesteads upon public lands, with amendments to assign their certificates and to locate their quarter section of land through an agent or attorney, and debated it though the morning hour.

INDIAN APPROPRIATIONS.

The House then, at 1½ o'clock, went into Committee of the Whole, Mr. Dawes, of Massachusetts, in the chair, on the Indian Appropriation bill.

Mr. Sargent, of California, who reported the bill, stated that the amount appropriated for the support of Indian service was $4,821,023. The amount proposed in the bill was $6,379,365, or nearly a million less. A very large proportion of this was simply the interest due on moneys held by the Government derived from the sale of Indian lands. The average annual expenditure for the last eight years was $4,700,000; for the last six years, $4,500,000; for the last four years, $3,450,000, and for the last two years, $3,000,000, so that there has been a slight diminution in the expenses of the last two years. This diminution of expenses distributed to the more honorable portions of the Indian service, existed among tribes; to the more careful expenditure of money; to the various means taken by means of legislation, and throughout the country, to diminish expenses by large expenditures, and to bring them down as low as possible.

In reply to a question as to the present policy and history of the Administration in regard to the Indians, he said he was not authorized to speak for the Administration, but his own opinion would be in favor of doing away with the old Indian treaties. He believed that the policy of such treaties, based upon the diminished population of the tribes, to take some course by which a consolidation of them would take place with bodies without tribal relations. If those Indians who had lived with the civilized tribes, or who would live in peace with other tribes, could be brought into relations with them after diminished population and in a simple allotment of the land, could be brought into civilized institutions, he believed it would have the best effect. He commended what is known as the "Indian Peace Policy" as a success, not only in the Indians, but in the Indian agents and their wives and children. The history of the country showed that the Indians could be civilized, although the experiment had been tried in vain in the Cherokees, the Choctaws, the Chickasaws, the Creeks, and the Seminoles in the Southern States, who were very civilized people, and had their schools and churches, and were as highly civilized as the average American people were. Although he favored the peace policy, yet there might come a time when unavailing the ordinary military means to be resorted to.

All general debate being closed, the House proceeded to consider the bill by paragraphs.

After continuing the consideration of the bill, the Committee rose, and the House at 5 o'clock adjourned.

Trial of Abraham Nelson for the Burglary at Phelps, Dodge & Co.'s Office.

In the Court of General Sessions yesterday, before Recorder Hackett, the trial of Abraham Nelson, for burglary in entering the premises of Phelps, Dodge & Co., and examining their private papers, was resumed. The prisoner was examined in his own defense, and testified to his acquaintance with the firm of Phelps, Dodge & Co., for six or eight years. His father was engaged in the metal business at No. 295 Pearl-street, and he managed his affairs. He then went on to state in detail the circumstances connected with his introduction into the House of Phelps, Dodge & Co. in company with Peterson, the porter of that firm. He went there on the invitation of Peterson, and examined the books and papers of the Company to get information relative to the manner in which he should make purchases on credit, and to see how he could do an unknown business generally. He told Peterson he wanted some envelopes and paper to write the following day, and he went to the desk of one of the clerks and took a package of envelopes from it, which he gave him. He also handed him a bundle of sheets of blotting-paper, and these he concealed on his person. They were subsequently discovered, when he was arrested.

On cross-examination by Mr. Fullerton, who aided the prosecution in the interest of Phelps, Dodge & Co., the witness said that a Mr. McPherson was a friend, whom Peterson asked him to come to the office; he gave Peterson, on one occasion, $5 to assist a poor friend, advanced him money to buy a store, and gave him a barrel of flour, but he did not make any presents to his wife or family; he did not let Peterson go to Jersey City for him to go there; he volunteered to show him all the papers, orders for goods, accounts, &c.; made memorandums of these accounts, commencing the fifth or sixth visit; at his request, Peterson brought to his office the papers in the waste-basket, so told, when he was arrested, Phelps, Dodge & Co.'s accounts to Israel Shamburg, John H. Dickerson, &c., and telegraphed to William Brandt, Liverpool, in reference to contracts they had made for the purchase of large quantities of Russia iron; Peterson told him he made a false key of a door, containing foreign letters of the firm, from a wax impression; there was no compensation agreed upon, and none expected; he deemed Peterson's kindness due to the fact that he received flour and money for the store; the box with the Indian Jonas was given to Peterson in a safe but he told Peterson to leave it out.

Mr. Smith, on the part of the defense, claimed that the indictment was only petty larceny, and the case was adjourned to this morning.

The Italians.

The swindled Italian immigrants at Castle Garden presented a pitiable spectacle yesterday. They are starving and wholly destitute. The people are of the lower classes of Italian peasants, with a few tradesmen among them. All were residents of small villages and hamlets in the Abruzzi. It appears that printed hand-bills have been circulated by emigration agents all over Italy, describing America as a country of fabulous wealth and multiplying wages a hundred-fold. The agents concerned are Francisco Coppa & Co., of Naples; Giacomo Francesco Oliverio, of Genoa; Luigi del Tamo, of Naples; and the Rochas, Padre and Zelio, of Turin. Many of the emigrants engaged passage for Buenos Ayres, and their baggage is now en route to that city. Many paid as high as $30 francs as passage-money. At Havre they were forced by the agents there, whose agent's office is in this City, Mazr of them do not know whether they are in New-York or Buenos Ayres. Acting on a report of Capt. H. O. Tree, the Italian officer at the Castle Garden, the Commissioners of Charities and Correction have communicated with Hon. Hamilton Fish, Secretary of State, requesting his immediate official action.

The Irish Murder Trial—Several Witnesses Examined.

The trial of Dr. Lucius B. Irish for the alleged murder of Edwards O. Anderson, by poison, was resumed, yesterday, in the Court of Oyer and Terminer, Brooklyn. District-Attorney Britton opened the case for the people, presenting the various features.

Elijah H. Roe, the first witness, testified that Dr. Irish prescribed for deceased a powder; Mrs. Anderson gave him brandy, brought by Mrs. Carney as witness' request; witness took some of the brandy, and experienced no unusual effects.

James Carney test fied that Anderson was a frequent visitor at his saloon; came three or four times a week; drank whenever the day ended; he complained of great pain; Mrs. Anderson gave him some hot tea; soon after taking this he complained of intense pains in his stomach; he grew worse all the time.

Peter D. Levy, druggist, testified that Anderson under the influence of liquor.

Bernard Mulholland, grocer and packer in the Custom-house, testified to the drinking habits of Anderson.

Dr. A. W. Shepard, of No. 144 Willoughby-street, Brooklyn, who made a post-mortem examination of the body, described the healthy appearance of some of the organs. The stomach and a portion of the intestines were placed

FINANCIAL AFFAIRS.

Sales at the Stock Exchange, Dec. 10, 1872, as reported by the Gold Exchange Bank.

Sales	Stocks	Price	Sales	Stocks	Price
	Pacific Mail			N. Y. C. & Hud.	
	Western Union			Erie Railroad	
	Pacific Mail			Union Pacific	
	Western Union			Lake Shore	
	Pacific Mail			Chicago & Alton	
	Western Union			Ohio & Miss.	
	Pacific Mail			Western Union	
	Pacific Mail			Chicago & Alton	
	Pacific Mail			Pacific Mail	
	Pacific Mail			Pacific Mail	
	Pacific Mail			Pacific Mail

The New York Times.

NEW-YORK, WEDNESDAY, DEC. 11, 1872.

Amusements This Evening.

ACADEMY OF MUSIC.—MERRY WIVES OF WINDSOR—Miss Lucca, Miss Hence, Mr. Hermanns.

FIFTH-AVENUE THEATRE.—THE SCHOOL FOR SCANDAL—Mr. Charles Fisher, Miss Fanny Davenport.

GRAND OPERA-HOUSE.—ROUND THE CLOCK—Mr. John Wood, Miss Emma Howson, Mr. John Broughan.

BOOTH'S THEATRE.—THE LADY OF LYONS—Miss Neilson, Mr. J. W. Wallack, Mr. Wheelock.

NIBLO'S GARDEN.—LEO AND LOTOS—Mr. M. W. Fiske, Mr. Leffingwell, Miss Dazel.

OLYMPIC THEATRE.—LA BELLE HELENE, (Opera Bouffe.)—Mlle Almée, M. Juteau.

WALLACK'S THEATRE.—OUR AMERICAN COUSIN—Mr. Sothern, Miss K. Pegge.

UNION-SQUARE THEATRE.—AGNES—Miss Agnes Ethel, Miss Emily Mestayer, Mr. D. H. Harkins.

BARNUM'S.—MUSEUM, MENAGERIE, and HIPPODROME. Day and evening.

WOOD'S MUSEUM.—DRAMATIC PERFORMANCE AND CURIOSITIES—Afternoon and evening.

ST. JAMES THEATRE.—SAN FRANCISCO MINSTRELS—Birch, Wambold, Backus and others.

TONY PASTOR'S OPERA-HOUSE.—VARIETY ENTERTAINMENT.

BRYANT'S OPERA HOUSE.—ETHIOPIAN MINSTRELSY—Dan Bryant, Seymour, Reed.

The New-York Times.

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THE NEW-YORK TIMES,
New-York City.

To Advertisers.

☞ For the accommodation of up-town residents, advertisements for insertion in the TIMES will be received at No. 54 West 23d-st., junction of Broadway and 6th-av.; No. 308 West 23d-st., opposite Grand Opera-house, at same rates as are charged at office of publication.

The claim connected with the estate of the late Admiral DAHLGREN is shortly to be brought before Congress. The facts in the case are briefly these: Admiral DAHLGREN invented a gun, which, as most of our readers know, was used in every important naval battle throughout the war. The gun rendered invaluable service, but Admiral DAHLGREN shared the common lot of inventors in receiving no reward for his ingenuity. For eighteen years the weapon has been in use, and the family have never received one cent for it. There is a bill before the Senate intended to redress this injustice, and already it has been reported on favorably, but, owing to technicalities, it has not been passed. On Thursday it again comes up for consideration. It asks for no more than common justice. Senator STOCKTON accurately described it last year, when he said:

"Mrs. DAHLGREN simply asks that the Court of Claims shall say what her husband's estate is entitled to, and to that request of hers the Committee has added that the Court of Claims shall take into consideration the fact that he was an officer of the United States Navy; that his time and services and skill were due to the Navy at the time; that the means by which he tried his experiments were at the expense of the Government, and shall award any sum which, after that consideration, may be due to Mrs. DAHLGREN."

Mrs. DAHLGREN receives no pension, and we think the public would be glad to have her claims favorably met. There has been too much delay already; we hope that on Thursday the Senate will either press the bill, or put it in a forward state. It is impossible to see any valid objection to it.

Our remarks upon the defect in the Postage law have brought us letters in which it is claimed that there is really no conflict between sections 151 and 159, when the strict rules of language are applied to them. We admit that it seems to be the intention of the law to declare that double rates shall be collected on delivery upon letters on which nothing has been pre-paid, and the unpaid single rates collected upon such as have one or more postage-stamps affixed when mailed. Such was probably the intention of Congress, but the language employed left the matter open to dispute between the public and the Post-office officials. Practically, therefore, there is a defect in the law which Congress should remove during the present session.

Gen. BURT, Postmaster of Boston, in a letter to Massachusetts Congressmen, states that nearly twenty members of the Fire Department of that city lost their lives, or were permanently disabled, by the late conflagration. Several of them perished in their heroic efforts to save the property of the United States, which they succeeded in doing. "While citizens and corporations lost all," says Mr. BURT, "the United States Government, thanks to these men, saved substantially everything." Considering these facts, he suggests that it would be both appropriate and just if their services were recognized by Congress in the form of a donation to the fund now being raised in Boston for the relief of their bereaved families. He suggests the moderate sum of ten thousand dollars; it will strike most people that the Government might comply with this request without being guilty of extravagance. Firemen are always risking their lives; they are among the most hard-working of our servants, and they ought to be encouraged in every possible way.

The most invéterate of alarmists would have thought the Fifth-avenue Hotel one of the most unlikely buildings in the City in which a fire could be started, or in which it could, after being started, obtain any serious headway. And yet both these things happened last night, unveiling a new source of danger altogether apart from the basement heaters and flue-like elevators which have been so frequently associated with great conflagrations. A laundry, with its unfrequented staircase, situated on the uppermost floor of the building, and by its very isolation from the quarters of the guests peculiarly fitted to be the unnoticed starting point of a destructive fire, presents hotel architects with a new warning and hotel boarders with a new source of terror. The pecuniary loss by this morning's fire will probably not exceed fifty thousand dollars, but it is to be feared that the sacrifice of the lives of at least fifteen women will give a melancholy significance to the disaster.

Mr. Eaton on Municipal Government.

Mr. DORMAN B. EATON'S address on "The True Principles and Methods of Municipal Government" will be found reprinted in full in another part of the paper. The numerous friends of this intrepid Reformer will sincerely regret the indisposition which rendered it impossible for him to meet the attentive and appreciative audience which his presence would doubtless have called forth last night. By such no recommendation is needed to give the address their studious attention. To others, it may be sufficient to remark that whether we take into account the immediate interest which this subject possesses for every citizen of New-York, or whether we regard the undoubted ability and originality displayed in Mr. EATON'S treatment of the subject, the address is worthy of a careful and reflective perusal. It is mainly devoted to a lucid and forcible exposition of these points: 1. The general neglect of the study of the principles and methods best adapted for the conduct of the government of a great city. 2. The indescribable confusion into which our Municipal legislation has been thrown by the undigested mass of statutes bearing upon the subject, to which the last thirty years have given birth. 3. The utter impossibility of governing a great city well on partisan methods. 4. The absence of a well-defined responsibility to public opinion on the part of leading public officials, and 5. The need of a more symmetrical and efficient system of local administration.

Whatever be the popular verdict in regard to the remedies which Mr. EATON suggests for the evils under which this City has suffered, no impartial reader will question his very thorough acquaintance with the nature and origin of our civic miseries. The interest which is at present being manifested in the discussion of problems of local administration is a fresh proof that the citizens of New-York have recovered from their fatal spell of indifference to their own affairs. The character of the requisition in reply to which this address was prepared, shows that many of the best minds in the community are occupied with the subject, whose long neglect Mr. EATON so warmly deplores. His first practical suggestion is one which every sincere reformer and every honest public servant will heartily applaud. This refers to the appointment by the Governor of a Commission of three men, untrammeled by party obligations, whose duty it will be to reduce into a code all the essential laws relating to the City, and to methodize the great mass of local ordinances in connexity therewith. It is also proposed that the Commission should have the power of inquiring into the working details of the various departments, with the view of making recommendations as to the appropriate salaries, and adequate numbers of clerks and other employes. While the latter branch of inquiry is an exceedingly pressing one, it may fairly be questioned whether the men most competent to codify legislation affecting the City would be likely to be the best fitted to report upon the working force of the local departments.

In regard to the fundamental principles of administration, Mr. EATON lays down this essential rule: "We shall never govern a great city well, or rightly comprehend it, until we consider its administration as involving a large amount of business, to be done by business men, rather than a large mass of politics to be managed by partisans." Mr. EATON'S address would have been somewhat more effective had he scrupulously adhered to the logical consequence of this very excellent axiom. This criticism applies, however, only to some of the administrative details into which he enters, and does not at all affect the force and justice of his appeal to the Republican Party of the State to adopt a municipal policy worthy of its past professions and record. It is impossible to render the alternatives he places before the party more aptly than in his own words:

"It may deal with the case of New-York in a selfish, temporising spirit, having main regard to the selfish clamor of its mercenary followers and the ambitious aims of its aspiring demagogues, or it may deal with it in the spirit of true statesmanship, having main regard to the welfare of New-York, and the good opinion of her honest, intelligent, and unselfish citizens. The one is the broad, swift road to political death; the other the certain way of enduring life and honor. It would be a disgrace indescribable, it would throw back the work of reform here a quarter of a century should the party now in power imitate the tactics of the Ring it has prospered from denouncing, by using the new power the party has gained over the City to reward the servility of its followers and the cupidity of its leaders, to secure money to fill its treasury, recruits to operate its caucuses, and journals to palliate its offenses."

This is language which every true Republican, no less than every honest citizen, will echo. Nor is the following sentence less worthy to be taken note of, by the party intriguers who may be disposed to cheat the people out of the fruits of a great non-partisan victory:

"Let it not be doubted that, if any attempt be made to reproduce 'Old Tammany' in the shape of a 'Republican Ring,' the first to expose it, the sternest to fight it, the last to pardon it, will be the true Republicans of New-York City."

The special recommendations made by Mr. EATON are, in some cases, exceedingly just, and in others somewhat visionary. They form, however, a valuable contribution toward some definite and permanent reform in local administration. We recommend our readers to study them for themselves, promising to take an early opportunity to compare them, with other schemes or suggestions which are likely to be presented for the guidance of the next Legislature. In this way their true value will be better understood than by discussing them without reference to their practicability or their fitness to meet immediate wants. Reform, Municipal and otherwise, ought to keep fairly abreast of the opinion of the most intelligent section of the public, but Reform will defeat its own end if it leaves all the appreciable force of public opinion a long way behind. This fact has not been so steadily recognized by Mr. EATON as it might have been, as we shall take occasion to show another day.

The Poor Children.

We publish this morning an appeal from Mr. C. L. BRACE on behalf of the poor and homeless children of this City, now suffering from want of clothing and food, at a most inclement season of the year. The little ones for whom Mr. BRACE pleads, and whose steadfast friend he has been for many years past, are utterly destitute. They depend almost entirely upon the Children's Aid Society for the little food they get, and the Children's Aid Society is necessarily dependent upon the benevolence of the public. If our readers could go (as we have done more than once) to the schools and lodging-houses of this excellent Society, they would need no further solicitations to induce them to subscribe liberally to its funds. Within the past week, we have seen children in these schools in all stages of misery and destitution. Many of them have no shoes to their feet—they shiver in their rags, and their pale faces and hollow eyes testify only too sadly to the hardship of their lot. Let any of our readers who wish to make sure that their alms go straight into the hands of deserving persons, pay a visit any day to the school at No. 93 Crosby-street, or to the lodging-house at No. 337 Bivington-street, or to any of the other schools in the list published elsewhere, and see for themselves the want which exists among the poor in this overcrowded City. It is not unusual to find whole families literally famishing for want of bread. Many mechanics are out of employment, and the agents of the Children's Aid Society know where to find them, and can give relief (if the means are placed in their hands) in such a way as not to wound the self-respect of the poor, and to avoid the risk of encouraging idleness. The best way for the reader to test this is to pay a visit to one of the schools, of which we publish the list today. He will find that even a few dollars may suffice to carry rejoicing and comfort to a household now overwhelmed with misfortune.

Mr. BRACE shows in his letter how much may be done with a very little money. We saw ourselves last year that the poor little children at the Bivington-street lodging-house could be provided with a warm dinner every day at the cost of two or three cents per head. Some of these children are only three or four years old—none of them know what it is to taste a plate of soup unless the Children's Aid Society can place it before them. Say that there are a hundred children in the school—four dollars, at the most, will provide them with a good substantial dinner for one day. The Superintendent of the school is a most capable man. He has a kitchen fitted up by himself—all that he asks is that the public will give him something to cook in it. Will the reader help him? Give him four dollars, or fifty cents toward the four dollars. The Winter days are numerous, and the funds of the Society are completely exhausted. We can vouch for the fidelity with which the money is spent. There is not the slightest risk of any money or clothing going astray when you send it to the care of Mr. C. L. BRACE, Children's Aid Society, No. 19 East Fourth-street.

There are hundreds of children in these schools who, in this bitter weather, walk about with blue and bleeding feet. The teachers want to give them shoes, and our readers can help them to do it. We have seen these teachers at their work—kind-hearted men and women, giving up their lives to duties which daily bring them into contact with every form of human suffering. They do all they can, but they are poor themselves—they cannot relieve the distress they see around them. "Fifty dollars," as Mr. BRACE says, "will provide three homeless children with a home. Fifty dollars will provide a school of fifty children with warm dinners for a month." Many people say, and with truth, that if they could only find a practical way of helping the poor, they would eagerly embrace it. Surely, no more practical way could be suggested than that which the Children's Aid Society affords. If you have no money to spare, send cast-off clothing to the Society. The teachers know how to turn it to good account for the helpless little ones under their charge. Even the poor can help the poor. These homeless children are in desperate need of help. We never appeal to the public unless there is urgent necessity. In the Summer we asked for help, and most generously it was extended. One of the doctors who attended the sick children in the Summer told us last week that he knew of scores of lives which had been saved by means of the fund forwarded to us. There is a little girl in one of the schools who had never been able to walk from the time she was two years and a half old until she was seven. Her mother kept her at home to "mind the baby." When our readers' subscriptions were sent in, one of the doctors found out this little girl, treated her at the expense of the fund, and she is now able to run about. Mr. BRACE can tell any of our readers where this little girl may be seen. Go to any of the schools and let the teacher ask, "How many of you children went on the TIMES excursions last Summer?" and see the forest of little hands that are held up. We can honestly say, with pride and gratitude, that no charitable fund ever relieved did more good than the "children's fund," created by our readers during the fearful heat of last Summer.

Now, unhappily, the suffering is equally great from another cause. We have some of our Summer fund remaining in the hands of the trustees, and it has been thought best to keep the money for use next Summer. But if the trustees think proper to devote a portion of it—say five hundred dollars—toward the foundation of a sick fund for the children, we are confident that it would save many a life, and banish disease from many a poverty-stricken household. We merely submit this suggestion to the trustees, and in the meanwhile we once more beg for help for the homeless and half-naked waifs and strays of this great City. For themselves they cannot speak. We have visited their schools, we have satisfied ourselves that it is a good cause for which we plead. Shall we ask in vain? You may say that it is but little you can offer—but give that little, and give it promptly, for Winter has sharp pangs, and the children are famishing under our eyes. Let all money or clothing be sent straight to Mr. BRACE, to whom we will at any time open our columns freely for the purpose of acknowledging contributions. The Christmas season is near at hand—enter upon it in a spirit worthy of Him whose advent it commemorates, by relieving the sorrows of those who, from no fault or sin of their own, are left friendless and neglected in the world.

The Gale on the English Coast.

The terrible storm that has just swept over England has been rarely equaled in the meteorological records of the Kingdom since the great November gale of 1703. In the streets of London it played a variety of cranks of an amusing, and occasionally of a dangerous, nature. The average Briton is by no means a light and airy person, but on Monday he was blown about the streets in a manner that must have seriously outraged his sense of dignity. The substantial head of a respectable family who found himself violently whirled round undesirable corners, and swept under the wheels of irreverent cabs, must have regarded the violence of the wind as something atrociously democratic, and directly hostile to conservative institutions. The stanch upholder of Church and State, who found himself the centre of a whirlwind of small boys and under-sized costermongers, blown about his ears by the blustering hurricane, must have thought that the end of Toryism had come at last, and that the leveling doctrines of ODGER and his followers had demoralized the very elements themselves. The sign-boards that sailed gally overhead, and swooped down like gigantic and unpleasantly angular hawks upon the heads of the multitude, were too dangerous to be regarded with any feelings except those of fear and dismay; and it is probable that we shall hear of a number of distressing accidents due to this cause.

On the sea-coast, the storm was an unmixed calamity. The gale came from the westward, and already we hear of a long list of vessels driven upon the rocks and ground to pieces. This list will doubtless be increased when telegraphic communication, which on Monday was interrupted in many places in the British Islands, is restored. Out at sea, where there is no iron-bound coast to dread, it is probable that most of the stanch and seaworthy craft which encountered the storm successfully weathered it. It is impossible, however, not to feel uneasy as to the fate of some of the innumerable fleet of ocean steamers which undoubtedly felt its full force. It is the pleasant theory of seamen, that a strong and well-appointed ship, with plenty of sea-room, can weather any hurricane that ever yet blew. This theory is true, in the main, as concerns the old-fashioned sailing-ships, built with the thoroughness with which ships were built twenty years ago. It is not true as regards the majority of the overgrown steamers of to-day. The original conception of the screw-steamer was a fully-rigged sailing-vessel, furnished, in addition, with steam power. The actual screw-steamer of the present is an enormously long and disproportionately narrow vessel, dependent almost wholly upon her engines, and carrying only sufficient sail to somewhat steady her in a seaway. Let the machinery of these ships ever become useless, and they are utterly unfit to weather a storm under sail alone. They are too narrow to run before a hurricane, and are not spared sufficiently to enable them to heave to and ride it out. Fortunately, the steamers that ply between the United States and England are, for the most part, furnished with the best engines that human skill can build. If nothing should have disabled their machinery, those of them that were caught in the late gale doubtless passed through the ordeal safely. It will be impossible, however, not to feel some degree of uneasiness until their safety shall have been fully established.

Under-Ground Railway in Brooklyn.

We have already published an address from the incorporators of an under-ground railway connecting the eastern shore of the East River with the City of Brooklyn, and with the nearer portions of Long Island. The gentlemen who issued this address—which was a very straightforward, business-like document—are all well known to the citizens of Brooklyn, and many of them are equally well known in this City. They are responsible men, with large means, experience in affairs, great energy, and a hearty faith in the work they have in hand. There are many reasons why they should succeed, and no obstacles which cannot be overcome in their way. The first condition of success, public confidence in the men and in the enterprise, will be fulfilled, we believe, as soon as the public become informed on the subject.

An under-ground railway of the kind proposed is not merely a project promising great advantage to the two cities, it is a necessity. Of the population which contributes to the activity of New-York, or is dependent on it, one-third already lives in Brooklyn, and that city invites us many more, who would only need rapid communication to make a residence there pleasant and profitable. There must be a large overflow from New-York for many years, and a great part of that overflow will seek a city like Brooklyn rather than the country. The provisions made for the comfort, convenience, and economical living of this class will determine, more than anything else, the growth of the two cities. The cheaper and more convenient living is made, the larger and better will be the population of both, and the first thing to improve, in point of both economy and convenience, is the means of communication.

At present the business men of New-York living in Brooklyn, beyond a very narrow belt along the river side, are compelled to use slow, crowded street cars twice in each day for periods of from twenty minutes to an hour and a half. The waste in time, strength, and health is enormous.

The under-ground railway proposes to bring a large district lying along the line of Fulton and Flatbush avenues, and further, as the project develops, to within ten or twenty minutes from our City Hall. It proposes to come close to the river at Fulton Ferry, to have a station at the terminus of the bridge, near Sands-street, another near the City Hall, a third at the corner of Atlantic and Flatbush avenues, another at Prospect Park, and others as may be needed. Its cars will be run by steam, and can be run at moderate and safe speed, and still make the time from the Ferry to Prospect Park not over ten minutes, and from our City Hall to the Park fifteen minutes, when the bridge is built. Along this route absolutely no engineering difficulties exist; no stratified rocks are to be found; the soil is sandy; the grade is a steadily, but not abruptly rising one, interfering at no point with the uses of the streets by sewers, gas, or water-pipes, or with buildings to any considerable extent. All the obstacles to construction which have made an under-ground railway in New-York so long a terror to engineers are unknown there, and the work of building one ought to be rapid and easy when once begun. As it can be begun at numerous points at one and the same time, its completion ought to be securely counted on.

What the Company now need is capital. It is no part of our business to recommend investments, and we do not undertake to do so now. But we cordially recommend investigation of this project. It is sure to be accomplished at no distant day, and the sooner the better for all concerned. We believe the incorporators are entitled to a respectful and careful hearing from capitalists.

Messrs. SCRIBNER & Co., of No. 654 Broadway, have just issued a publication which will be of no little service to those who are puzzled to select good presents for their friends. It is a pamphlet of eighty-four pages, and it is cheap enough, for it costs nothing. You can get it by stopping in and asking for it, or by sending a stamp to cover the postage. It contains a list of the most choice and valuable books ever offered for sale in a bookseller's store, at prices which are adjusted to the means of all classes. The illustrated books are in themselves worth going many miles to see, and for collectors who prize choice editions, with extra engravings inserted, SCRIBNER'S ought to have a wonderful fascination. There is a copy of *Clarendon*, which any lover of books will almost feel inclined to fall down and worship, and an edition of *Macaulay's Essays* literally studded with choice engravings, gathered by some one who has made a study of valuable prints. *Boswell's Johnson*, and *Shakespeare*, have been treated in a similar manner. Such a collection of absolutely unique editions has seldom been seen in this country. All the standard works of the age may also be found at Messrs. SCRIBNER'S, in every variety of binding. The store is, indeed, one of the great "Christmas shows" of the season, and we advise all our City readers to go and see it. They will always find attendants who take a pleasure in showing the literary treasures under their care, and who, though they evidently love books, are ready to part with them to oblige the public.

AMUSEMENTS.

Dramatic.

FIFTH-AVENUE THEATRE.

Rightly to judge an artist, we must consider the tools he uses and the experience he has had in using them. We may judge his work by exact or inelastic standards; but his merit in producing it is only fairly to be estimated by flexible ones. Hence, when a lady steps from the drawing-room to the public stage, and confronts comparisons with the practiced actress, allowances may rightly be made for her, sometimes even in despite of herself. For the stage sadly needs the elegance and the finish that real culture and elevated social attritions alone can bring, and the attempted simulation of which, by the ignorant and presumptuous, is so often found repulsive and injurious; and at the same time, nesting is rarer in those who first publicly essay the histrionic art than that accuracy of self-measurement which is the first secret of success. Friends must and will praise clever amateurs, and we all know the gulf that is commonly set between the saloon and the stage. Yet a man or woman must be one in ten thousand who can pass through the ordeal of private success, and then, with no greater practice and none of the rougher teachings of artistic adversity, fairly win the suffrage of a general audience.

It is right to say that Mrs. Abbott, who last night made her *début* at the Fifth-avenue Theatre, is such an one. The lady is certainly not yet a perfect actress. She exaggerates at some points and falls short at others. Her facial action is often overstrained, and she sometimes elaborates in the way of emphasis to an extent that deprives her of the advantages of light and shade. But the lady has natural powers of a high order, and she has studied her art with anxious care. Her manner is that of a gentlewoman, her enunciation distinct and agreeable, her tact in nice situations all but unimpeachable, her gestures spontaneous and graceful. The inflections of close intellectual appreciation in her readings are many and highly worthy of praise; and—singular merit in an artist new to the public boards—Mrs. Abbott is capable of expressing deep and passionate feeling without trenching on the fine line that divides the pathetic from the ridiculous. All these sterling qualifications were carefully noted last night by an audience which, while it doubtless included many personal friends, was assuredly disposed to be critical. The applause was liberal, and yet was well deserved. Mrs. Abbott was repeatedly called before the curtain and quite overwhelmed with flowers; and she and her friends may be congratulated on a success resting upon a solid basis of hard study and a large share of natural aptitude.

Of the play of the night, "The Baroness," we are forced to say that it is one of the most heavy and disgusting in tone and texture of any yet seen here of its school. It has been neatly adapted, but its leading idea is excessively unpleasant, and its whole atmosphere feverish and insalubrious. Mr. Griffiths played a most difficult part—the *Grand de Sainton*—admirably, and won the hearty and repeated recognitions of the house. Mr. Otis, in his part, was worth the Bingo and account, and will do well to show into his present a little more respect for his servant Sir Philippe. Miss Blanche Fisher, as an amiable and pretty Baroness, and Mr. Rockwell, as a very steady de Vertes, Miss Abbott will repeat her highly creditable performance of this evening on Thursday night; the impersonation is worthy of the attention and respect of intelligent theatre-goers.

NOTES TO THE EDITOR.

Railroad Accidents.

To the Editor of the New-York Times:

Two severe railroad accidents, very similar to each other, both in cause and effect, have recently occurred. One was upon the Pennsylvania Railroad, and one was upon the Philadelphia, Wilmington and Baltimore Railroad. Both were caused by disobedience or neglect of well-known and long-established rules on the part of men directly in charge of the trains. In your issue of today, noticing the Pennsylvania Railroad accident, you allusion to several other recent accidents occurring upon "roads notorious for bad equipment and worse management." I cannot think that this condemnation was meant for us, but think that the public will suppose you did so mean it. And as our past record is clearly shown in the Auditor-General's reports to the Pennsylvania Legislature to be a very good one, and one that compares very favorably with any railroad doing similar amount of business, may I venture to ask that you will, as briefly as you please, call attention to the fact that during the six years next preceding November, 1872, only one passenger was killed upon our trains, and he "fell from a car in motion while he was intoxicated," and but two passengers were injured, "both of whom were upon the car platforms, in disobedience of rules."

We were using steel rails in 1864, and for some years have bought no iron rails. We use the Miller platforms, Wharton switches, Cleveland irons, for signals, block signals, and Westinghouse brake, (although the latter improvement has not yet been adopted by the Baltimore and Ohio Railroad Company, whose cars made part of the colliding train when our accident occurred). I do not want my name to appear unless the facts here given be questioned. But should deem it a personal favor, as well as an act of justice, if you will take us out of the group of badly-equipped and mismanaged roads to which your article of today seems to place us.

Very respectfully, your obedient servant,
ISAAC HINCKLEY, President.

Philadelphia, Wilmington, and Baltimore Railroad Company.
PHILADELPHIA, Monday, Dec. 9, 1872.

Registered Letters.

To the Editor of the New-York Times:

In your editorial of the 4th inst., entitled "A Great Postman," you do unintentional injustice to the registered-letter system. You mention as an unpleasant fact, that 5,123 registered letters went astray during the fiscal year ending June 1, 1872. Upon a more careful examination of the Postmaster-General's report, you will discover that the figures alluded to, refer to the registered letters sent to the Dead-letter Office. The regulations require when a Post-office receives registered letters bearing fictitious addresses or addressed to fraudulent parties, or when the addresses cannot be found, or when, for reason of non-indorsement, it cannot be returned to the party who mailed it, then such registered letters, at the expiration of three days, shall be transmitted to the Dead-letter Office. In a paragraph a little before, you give the correct number of missing registered letters, viz., 2,205. The Postmaster-General states: "Of that number, 600 were accounted for, and only 372 have been reported as actually lost. The remaining cases are in the hands of special agents for investigation." Considering that there are over 30,000 Post-offices in the United States, at all of which registration is permitted, and that the number of registered letters sent during the year must have exceeded 2,000,000, this record is most creditable, and ought to establish a confidence in the system not easy to be shaken.

There were sent out from the New-York Post-office during the year 1871, 234,459 registered letters, every one of which has been duly acknowledged by the offices to which they were sent.

Respectfully,
EDWARD DE FOREST,
Superintendent Registered Letter Department.
NEW-YORK, Monday, Dec. 9, 1872.

The Stokes Case—A Card from One of His Counsel.

To the Editor of the New-York Times:

The trial of Mr. Stokes was continued until Monday next by common consent, with the express understanding that it should then be tried. Your editorial on the subject, in this morning's issue, therefore, while eminently just, is somewhat premature.

A very large number of witnesses have been subpœnaed for Monday next, and the defense have been to great trouble in making ready for trial on that day, and should delay then occur, which we have no reason at present to anticipate, it would, indeed, be a matter of grievous wrong to Mr. Stokes. All he asks for is a fair and speedy trial.

While appreciating the sense of delicacy which might induce Judge Ingraham to ask an associate to preside at this trial, we feel confident that he will not permit that delicacy to operate so unjustly toward Mr. Stokes, as would be the case should he decline to sit if another Judge is unattainable. Respectfully,

JOHN D. TOWNSEND, of Counsel.
NEW-YORK, Tuesday, Dec. 10, 1872.

Let the Work of Reform Go On.

To the Editor of the New-York Times:

The *Commercial Advertiser*, of the other evening, tried, in its bungling way, to be severe upon you for objecting to Mayor Hall filling up the vacancies in the offices of Corporation Counsel, Commissioner of Parks, and School Commissioner, vacated on purpose to be filled before Mayor Havemeyer enters upon the Mayoralty. I do not wonder at the course of that paper when the editor is one of Tweed's bail, and is trying all along to get the patronage of the relics of the Ring. But the people hope that you will keep on in the noble course you have pursued, in rooting out all the false and corrupt members of your party, and exposing all the villainies and corruption of the Tammany gang of thieves. The people are determined to have a thorough cleaning of the Augean stables; to root out all the underlings who have been schooled in sheltering the tax-payers and robbing the Treasury. It is not enough that Tweed, Sweeny, Connolly, and Hall are not only driven from office but execrated and shunned by every honest man. The people expect that they should be compelled to discharge their plunder, in whosesever hands it may now be, and punished for their crimes. All real and personal estate which has been in their hands or names for three years past, can be searched and taken to repay their debts to the City. Whoever purchases from them, does so with full notice and at his peril, as stolen property can be followed anywhere and in any hands. Then, again, as to Tom Fields, Harry Genet, Hugh Smith, and others, if there is any justice in the State let them be pursued and punished.

Davidson swore, in the matter of the Harlem Court-house, that his name was forged to a draft deposited to Genet's credit. Now, I ask, Where is the Grand Jury that will indict him for that? The people demand that the Commissioners of Taxes, the Board of Assessors, (now containing a Tweed and a Sands,) the deputies and clerks in every City office—who are as corrupt as their late masters—should all be swept out of office, and honest men put into their places. We have no confidence in any of them; for it was by and through them that $20,000,000 was stolen from the tax-payers.

If the Committee of Seventy do not see that these offices are purified, another and a more resolute association will be soon made to appear, who will carry out the will of the people. In every department, almost, the tools of Tweed and Sweeny remain to renew their spoliations whenever they get an opportunity. It is a disgrace to any honest man to have held any office under the most corrupt Ring which ever cursed any country, as the people know that no man would get any appointment unless Tweed or Sweeny proffered by his services in their own selfish and peculiar way, and put him in office accordingly. Let them all be dismissed as soon as the reformers enter upon their duties in January.

AGRICOLA.
New-York, Tuesday, Dec. 10, 1872.

WASHINGTON NOTES.

The Alabama Muddle—Louisiana Affairs in the Supreme Court—Bills Passed by the House—The South Carolina Senator—Petitions from the Tenement-house People.

Special Dispatch to the New-York Times.

WASHINGTON, Dec. 10.—The Cabinet meeting was held today, as it is o'clock, and the President left at 1 o'clock for Philadelphia. The Alabama case was the chief subject considered at this session. It is understood that no final conclusion was reached. The Attorney-General is endeavoring to reach some basis of compromise on which the two branches of the Legislature may meet. Pending this action, or pending any decision of the Cabinet, there seems to be but one course for the President to pursue, and that is to recognize as the Legislature that body which is recognized as such by the State Executive. The President, manifestly, cannot take cognizance of questions of returns or alleged illegality of certificates, or matters of law and fact over which the Legislature and Governor necessarily and exclusively have jurisdiction. If, therefore, there arises any necessity for action on the part of the President, prior to any adjustment of the trouble between the two wings of the Legislature, it is reasonable to conclude that the Executive and Cabinet will accept the action of Gov. Lewis as their only safe guide.

THE LOUISIANA CONTEST.

The Supreme Court today announced that it would on Thursday hear the application for a rule upon Judge Durell to show cause why a writ of prohibition should not issue upon him in the case of Kellogg vs. Warmoth. The general opinion is that the Court will necessarily deny the application from the utter inability of the Warmoth faction to show that it is a case in which the Court has jurisdiction.

THE TENTH NATIONAL BANK.

The House Banking and Currency Committee is considering a report prepared by the Chairman, Mr. Hooper, in the case of the Henry K. Smith currency lock-up of last session. It is not determined yet what shape the recommendations will take. There is some disposition to deal sharply with the Tenth National Bank, but it is not probable that such a concession will prevail with the House at this late day.

THE INDIAN APPROPRIATION BILL.

The House was wholly engaged on the Indian Appropriation bill today, and almost without exception followed the recommendations of the Appropriations Committee. Such progress was made as insures the passage of the bill to-morrow.

A NEW LOAN.

The Ways and Means Committee had under consideration, this morning, the proposition of Secretary Boutwell, to negotiate additional bonds of the new loan with an allowance of one and a half per cent. for commissions. It is understood that the Committee very generally disapproved so large a commission.

The House Appropriations Committee this morning unanimously agreed to report favorably upon an appropriation of $1,250,000 to reimburse the four million fund of this District for improvement of streets and avenues adjacent to Government buildings and grounds. It will be reported in a special Deficiency bill.

PERSONAL.

R. C. Parsons, Marshal of the United States Supreme Court, will tender his resignation of his office to-morrow, to take effect Monday next. Ex-Lieut.-Gov. Kirk, of Ohio, seems to be the most favored candidate as his successor. Secretary Delano, who had planned a journey to New-Orleans for his health, has changed his mind at the suggestion of ex-Gov. Brown of Georgia, and will start with that gentleman for Cuba on Thursday next. The journey has no political significance, and it was unknown to the Cabinet until after it had been decided upon. It is made at the suggestion of his physician.

THE SOUTH CAROLINA SENATOR.

News was received here today of the election in South Carolina of John J. Patterson, to succeed Mr. Sawyer in the United States Senate. Mr. Patterson is from Pennsylvania, is a friend of Senator Cameron, and is largely interested in railroads.

THE SANDY HOOK WRECK.

The House bill, appropriating $15,000 to clear away the Sandy Hook wreck, passed the Senate this afternoon in a slightly amended form, which will require it to go back to the House for concurrence, which will readily be secured.

ABOLISHING INTERNAL REVENUE OFFICES.

The bill to abolish the offices of Assessor and Assistant Assessor of Internal Revenue is expected to be reported in the Senate to-morrow. The mania of that body for amending everything will probably delay it a day or two, and radical changes will certainly be proposed if not adopted.

The Senate is becoming embarrassed by the multitude of petitions that come to it asking one kind or another of interference by Congress with the manufacture, sale, importation, or dealing of intoxicating liquors. This session they are before the Finance Committee. Today Mr. Sherman moved that that Committee be discharged from their consideration, and that they be referred to the Committee on Territories. The Committee on Territories did not want anything to do with the subject, and intimated that the Committee on the District of Columbia ought to take the petitions. But that Committee in turn tried to show that the Finance Committee was the proper body to examine the whole subject. The Judiciary Committee reported in advance of any reference that Congress could not make any laws touching the subject of the petitions, except in the matter of taxes, over which the Finance Committee had control. After a half-hour spent in attempts to find a pigeon-hole for the petitions, a spacious one was discovered in the Finance Committee room, and that Committee was left in charge of them.

ANOTHER AMENDMENT TO THE CUSTOMS BILL.

Senator Anthony today introduced a bill which will enable importers at inland ports of entry to make oath to their invoices at home, instead of at the ports where the goods are landed from the vessel, as required by the law now in force.

Dispatch to the Associated Press.

THE NORTHERN PACIFIC.

The Commission appointed to inspect the Minnesota Division of the Northern Pacific Railroad, prior to its acceptance by the Government, to-day made their report to the Secretary of the Interior, substantially as follows: "The section examined is found to be well located, both with reference to through and local traffic. The grades are light, three-fourths of the distance being below the average of thirty feet. The sharpest curve is three degrees. The radius of two thousand feet. The embankments and excavations are within the requirements of the law. The ballasting is well done with gravel. The rolling stock is uniform of excellent quality and in good condition, and is amply sufficient for all present and near future requirements. The engine-houses and repair-shops are deemed to be adequate. The passenger and freight stations are specially commended for their neat and tasteful appearance. Mention is made of the emigrant-houses at Brainerd, Glyndon, and Duluth, as being constructed with the furniture, and cooking utensils for the free use of those intending to settle on the Company's or the Government's lands. The snow fences, water stations, and telegraph lines are considered ample for their purposes." The report closes as follows: "Having found this portion of the road to be judiciously located, well constructed, and adequately equipped, and believing that it substantially meets the requirements of both the letter and spirit of the law and Department regulations, the Commission recommend its acceptance by the Government." The report covers a distance of 128 miles.

THE JAPANESE INDEMNITY FUND.

Hon. R. G. Northrop, of Connecticut, appeared before both the House and Senate Committees of Foreign Affairs, advocating the repayment of the Japanese indemnity fund for the purposes of education. This fund consists of $376,000 now due our country, and over $600,000 already paid and in the State Department, being of the nature of an overpayment in money. It is proposed that the money shall be devoted to the interests of the Japanese people. The Senate Committee acted promptly, approving the House bill for releasing the Japanese Government from further payments, and the bill was accordingly reported by Senator Cameron.

NOMINATIONS.

MUNICIPAL ECONOMY.

How the Public Money is Squandered—A Sample of the Manner in which Economy is Practiced.

Every tax-payer who has given the matter any thought is satisfied that a great reduction of the expenses of the City Government can easily be made. But exactly how this economy is to be intelligently made is a question few are able to answer. We propose to indicate the way. Take the Department of Docks, for instance. The salaries paid in the different bureaux are as follows:

Five Commissioners	$6,000	Four assistant engineers	$8,000
Book-keeper	1,800	Superintendent of Repairs and Supplies	2,500
Superintendent of Repairs and Supplies	2,500	Assistant Superintendent of Construction	2,000
Assistant Superintendent	2,000	Superintendent of Construction	2,000
Chief Clerk	2,500	Superintendent of Floating Property	2,000
Assistant Cashier	2,000	Two hydrographers	4,000
Three Collectors	7,500	Levelers	2,000
Clerks	7,500	Surveyors and assistants	4,000
Two superintendents	4,000	Assistant book-keeper	1,200
Superintendent of Docks	2,500	Five draughtsmen	5,000
Assistant book-keeper	1,200	Rodman	900
Two clerks	3,000	Four laborers, at $1 per day	1,460
Messenger	600	Engineer, Dock department, thirty-seven days, at $3 per day	10,364
Keeper of Rodman's Point	900		
Chief Engineer	10,000		
Assistant Chief Clerk	2,000		
Clerk	2,000		
Total			$125,772

These are the regular salaried employes of the Department, no mention being made of the incidental labor performed by carpenters, stone-masons, blacksmiths, laborers, &c. Of the above, the following items of salary, it is believed, could be dispensed with:

Four Commissioners	$24,000	Two assistant engineers	$4,000
Chief Clerk	2,500	Assistant Superintendent of Construction	2,000
Assistant Secretary	2,500	Four superintendents of Docks, Districts	10,000
Four superintendents of Docks, Districts	10,000	Superintendent of Floating Property	2,000
Half of Chief Engineer's salary	10,000	Superintendent of Repairs and Supplies	2,500
Engineer's Chief clerk	2,000		
Total			$110,500

With one working Commissioner on salary a Secretary and two clerks enough to be sure, a Chief Clerk and Assistant Secretary being evidently superfluous. Even if some of the positions we have indicated are absolutely necessary, the total amount to be saved to the taxpayers cannot falls far short of our estimate. Every Department should be able to reduce its working expenses in this manner. The employes in the Central Office of the Police Department should be reduced to a definite working force. Four or five janitors are surely unnecessary, and it is well known that there are hundreds of men pay for services that cannot be rendered, because the laws calling for them have been annulled. The salaries of some of the higher officials are too high, and with a reduction in the number of paid Commissioners a still further saving can be made. Unless a reform is effected in all of these branches, the rate of taxation must advance, for there is no doubt dwell in the mind of every tax-payer.

Christmas Appeal for Poor Children.

The Wintry storms and freezing nights of the season, will remind all those who have homes and shelter and friends, of the thousands of poor children in New-York, who shiver, half-clad, in cold garrets, or wander hungry and homeless through the streets, or who creep barefooted through the snow to the industrial schools.

The Children's Aid Society has taken under its charge for many years thousands of the needy and homeless outcast of this City. It desires to make a happy Christmas for them, have few pleasures, and the Christmas holidays should especially be a time of good-will to these unfortunate little ones.

If the fortunate will help, it will provide good dinners and pleasant festivals for those children of poverty, numbering several thousands in its industrial schools and lodging-houses; it will distribute shoes to the speedless, and garments to half-clad boys and girls. Above all, it will give a home to the homeless.

Fifty dollars will provide three homeless children with a home. Who will make a Christmas present of a home?

Fifty dollars will provide a school of fifty children with warm dinners for a month. Who will help to feed the hungry?

It is earnestly asked that the children of Sunday-schools and day-schools would remember those little ones who have no home or friends.

C. L. BRACE, Secretary,
Children's Aid Society, No. 19 East Fourth-street, New-York.

Tammany Hall Committee to Organization.

The Tammany Hall Committee on Organization met, yesterday, at Tammany Hall, to hear delegates from the Seventh, Eighth, Tenth, and Seventeenth Assembly Districts, whose seats in the General Committee were declared vacant, and recommended to be filled by others, by the Committee of Ten, at the last meeting of the organization. A Subcommittee of three was appointed to examine the lists of names offered by persons representing various interests in the disorganized districts. Only the names presented by the representatives of the Seventh and Eighth Assembly Districts were considered. Nothing was determined upon by the Subcommittee, it being referred back to the Committee on Organization. The question as to how a perfect organization could be effected for next year was also discussed without any plan being fixed upon. There were strong expressions of feeling against Justices Scott and Tony Hartman, who are charged with disloyalty to Tammany. The delegation to the General Committee, from the Nineteenth, Twentieth and Twenty-first Districts are soon to be submitted to a rigid cross-examination of their course in the last campaign.

The Republican Primaries.

The Republican primary elections were held in the various districts, resulting in the quiet election of chairmen, delegates to the General Committee, and minor officers. In some of the districts there were "splits" in the party, and two sets of delegates and officers were elected. This will necessitate action by the new General Committee to decide which delegation shall be admitted. These splits occurred in the First District, where tickets headed by N. Kingsley, Jr., and Charles A. Stetson, Jr., were elected. In the Third District tickets were headed by George W. Olmstead and James Fleming. In the Twentieth District, the tickets were headed by Edward Fitch and Walter S. Pinckney. In the Nineteenth District, the tickets were headed by Joseph Cudlipp and Richard H. Greene.

The Hoboken Conspiracy and Blackmailing Case.

Charles H. Bertrand, arrested in Hoboken for black-mailing and conspiracy, preferred by Gilbert T. Raisbeck, denies the charge. He claims that Gardner, who was his client, by consent of all the heirs, said in order to avoid certain difficulties connected with the administration of the estate of which he was one-fourth heir, transferred a portion of the property to Raisbeck without consideration, the amount stated in the deed being however $25,000, not one cent of which Raisbeck ever paid. When the difficulty which caused the transfer of the property had been removed, Raisbeck declined to retransfer the property, and suit was brought in the New-York Courts to compel restitution. Raisbeck, however, swore that he had paid the amount named in the deed, a sufficient consideration, and nothing could be done. Gardner, for whose arrest a warrant had been issued, was about to commence a criminal suit in the New-Jersey Courts against Raisbeck when the arrests were made.

Jersey City's Water Cut Off—A Panic Imminent.

Last night the distributing-pipe at the Jersey City reservoir was choked up with ice, and the water supply of the city was cut off. The locomotives on the Pennsylvania Central Railroad were obliged to run to Newark for water before they could be attached to the outgoing trains. Fears of a panic are widespread, and the authorities are generally censured for not providing against the accident. Before entering the distributing-pipe the water passes through sieves which become stopped up by the ice. Men were at work last evening endeavoring to clear the passage, but up to a late hour were unsuccessful.

The Hannibal and St. Joseph Railroad Election.

It was generally believed in Wall-street, yesterday, that Jay Gould caught H. N. Smith napping at the Hannibal and St. Joseph Railroad election. Some time ago, so the rumor goes, H. N. Smith, President of the road, would not allow Jay Gould to take his seat in the Board as a director, on the ground that Mr. Gould did not hold any of the Hannibal and St. Joseph stock. Gould discovered recently that Smith had transferred all of his stock, and yesterday opposed the re-election of Mr. Smith as President on the same grounds on which he was himself rejected. It will be seen, by reference to the result of the election, that Mr. Smith was defeated.

The Protestant Sisterhood—Arrival of the Sisters of All Saints.

The steam-ship Celtic arrived at this port, yesterday, having on board three "Sisters of the Poor," lately attached to the Sisterhood of All Saints in Margaret-street, London. The work done by these Sisters of the Episcopal Church, in the way of hospital and work-house nursing, having attracted attention to them from this country, a leading Episcopalian minister of Baltimore wrote to the Lady Superior, requesting that three well-trained Sisters might be sent to that city for the purpose of establishing a similar House. Rev. Joseph Mather of Mount Calvary Church, Baltimore, yesterday met the Sisters at the White Star line Steam-ship Pier in Jersey City, and conducted them to their temporary home in this City, where they will remain a few days. The chief of the three, Sister Helen, is the daughter of the late Capt. Bowden, of the English Royal Navy, and has an eventful history during the cholera season and the Franco-Prussian war. She has received several times the thanks of royalty. The Sisters were all attired, yesterday, in the costume of the Order, which is similar to that worn by the Sisters of Mercy.

BAR ASSOCIATION.

A Retired Session Last Night—Mr. Beach Dealer Field and Mr. Spencer.

A regular meeting of the members of the Bar Association was held last evening, Mr. Wm. Evarts presiding. The Chairman, in thanking the Association for re-electing him as their President in his absence, commended their action in reference to the reform movement as noble and patriotic. The Executive Committee presented a report requesting the holding of a special meeting on Friday evening next to consider the report of the Judiciary Committee on the members of the Bar implicated in the proceedings against the Judges, and that reporters be excluded. The adoption of the report was suggested, but was opposed by Mr. Peckham, who moved its postponement. Mr. David Dudley Field objected to the motion, and regarded the whole matter as a personal challenge to himself. He characterized the action of Messrs. Peckham, Barlow, Van Cott, and Sidney in regard to him as cowardly and assassin-like, and instigated by base motives of personal hostility. He then entered into an elaborate statement of his transactions with the Erie suits, with the Heath and Raphael, the Credit Mobilier and the Union Pacific Railroad litigations, claiming that in everything his conduct would bear the closest scrutiny. Other counsel were associated with him in these cases, but he alone was singled out for attack, though they commended his conduct as professional and honorable. In response to the Barrow orders, intimations, he, he asserted he never asked anything that he did not conscientiously believe to be correct, and the opinions he then had he still retained. Mr. Peckham, in a numbered reply, declared that no charges had been made against Mr. Field, though he himself knew best in what position he stood, and in the words of the proverb, "he who excuses himself accuses." Mr. Nicoll proposed a series of resolutions to the effect that the proceedings in the investigation of the charges against Mr. Field be reported to the Association at the next meeting. Mr. Field expressed his willingness to support the resolution, with the addition of the words "Travers C. Barlow" after the word charges. Resolutions and amendments were then proposed and discussed, and finally, on motion, other business was taken up.

The "Mutual Life" Corrected.

To the Editor of the New-York Times:

Some tripping, but over-eager, friend of the Mutual Life has seen fit, in behalf of that Company, to advertise in the newspapers of this City certain "Facts about Life Insurance," which, accepted as a measure of excellence, show the Mutual Life to fall far below the rank of more than one other Life Company. This gushing advocate endeavors to strengthen his position by misstatement and perversion, to wit: In the table showing the ratio of "Unrealised Assets" to "Gross Assets," he states the rate in the case of the Brooklyn Life to be (51) fifty-one per centum; this should be (5) five per centum, which is the true rate, look p. 51 Mass. Report for 1871. The table properly reconstructed, should read:

Name of Companies.	Gross Assets.	Unrealized Assets.	Per centage.
Mutual Benefit	34,151,756	2,765,284	8.17
Mutual Life	61,380,977	2,706,907	3.20
United States	3,689,360	173,540	4.71
New-York Life	18,696,817	906,861	4.85
Brooklyn	1,683,649	86,287	5.14
Equitable	16,079,348	1,050,071	6.34
Manhattan	7,645,874	695,928	9.29
Merchants'	145,914	13,186	9.04
Germania	4,496,596	450,859	10.01
Knickerbocker	7,626,592	818,286	10.83
North America	5,577,482	1,124,608	20.34
Security	7,360,025	713,840	22.00
Excelsior	520,959	115,843	21.94
World	512,803	113,895	22.10
Continental, (N. Y.)	4,028,046	1,326,990	34.89
Guardian	3,504,475	629,385	25.13
Eclectic	929,710	199,923	20.61
National, (N. Y.)	889,482	284,626	32.02

The following note, which explains itself, may not be out of place in this connection, and the absence of any reply thereto, or any correction of the error alluded to, is conclusive evidence of the straits to which the management of the great Mutual Life is reduced when it seeks to push its assumptions of superiority by indirect means of misstatements:

BROOKLYN LIFE INSURANCE COMPANY,
Nos. 220 AND 222 BROADWAY,
NEW-YORK, Dec. 9, 1872.

F. S. Winston, Esq., President of Mutual Life Insurance Company of New-York:

DEAR SIR: An error of some magnitude, and of importance to my Company, appears in the advertised communication of "A Policy-Holder" in the morning newspaper, headed "A few Facts about Life Insurance." In the table of "Percentages" of "Unrealized Assets" to "Gross Assets," it is stated that the ratio of the "Brooklyn Life" is (51) fifty-one per centum. A glance at the figures will show you that the true rate should be but (5) five per centum—a rate which places the Brooklyn Life ahead of most of the companies mentioned, in so far as the table is of any value as a standard of comparison.

As "Policy-holders" do not advertise their opinions so expensively, we presume we need but to call your attention to the mistake, or misstatement, to insure its early and public correction, which we earnestly request.

The bearer will await your reply.

Very respectfully yours,
(Signed,) C. W. BOUCK, President.

The Mutual Life's claims are further arrayed in the following language:

"20. In every large business there are necessarily unsettled accounts and incomplete transactions, but that merchant will be the safest, and can do business most economically, who has the fewest of such unsettled and outstanding accounts.

"Now, in the case of the total assets of the Mutual Life Company, three per cent. consist of balances due from agents, uncollected premiums, and the like. The average percentage of the same "unrealized assets" in the eighteen companies is according to those official figures, a little over seven per cent. If the Mutual Life's affairs were managed as these figures would indicate the other companies to have managed theirs, it would today have nearly *twice millions* of its funds outstanding, and therefore to a certain extent in peril."

The BROOKLYN LIFE accepts the test herein suggested: The "unrealized items" of assets, as detailed in the Mass. Dep't Report, comprise:

First—Unpaid premiums falling due in 1871, on policies in force Dec. 31, 1871;

Second—Deferred (semi-annual or quarterly) cash premiums;

Third—Interest and rents accrued and due (or not due) and unpaid.

[There are no "balances due from agents" admitted by the Massachusetts Commissioner in this category.]

As the second and third classes are almost wholly not due, their non-payment can give no evidence of perilous mismanagement. The kernel of this nut, then, is the item of "unpaid premiums falling due in 1871": Look at page 123 of the Massachusetts Report for 1872, and you will see that the Mutual Life of New-York had $127,797 of "unpaid premiums" under the head of assets. Look at page 51, and you will find no such item mentioned: THE BROOKLYN LIFE *had not a dollar of "unpaid premiums falling due in 1871"* comprised in its assets. Look further, and you will be enabled to compile the following tables, which will show, on the very test suggested by the last, and, as yet, the least scrupulous of its advocates, that the Mutual Life of New-York has *not* the "fewest of such unsettled and outstanding accounts," and of its own method of deduction be carried out it cannot "be the safest and do its business the most economically."

Name of Co.	Premiums in '71.	Unpaid Prem'ms uncollected Dec. 31, 1871.	Per cent age.
Brooklyn Life	1,000,623	50,031	5.00
Connecticut Mutual	7,809,492	600,759	7.71
Mutual Life of N. Y.	13,555,990	127,797	1.01
Equitable Life	6,590,741	174,674	2.67
National, Wash'ton	600,791	22,412	3.59
United States Life	954,611	32,763	3.63
Mut'l Benefit, N. J.	5,354,139	243,966	4.56
Washington Life	994,427	44,540	4.48
New-York Life	5,621,679	350,558	6.23

While the BROOKLYN LIFE and the *Connecticut* Mutual show superior results to the Mutual Life of New-York, the other companies approximate so closely thereto, that no startling exceptional superiority of management is discernible in its case.

Examining still further the Mass. Commissioner's Report, you will note the following, pp. 51, and 52.

DEATHS ON NEW POLICIES, INCURRED DURING THE YEAR ENDING DEC. 31, 1871.

Name of Company.	Number of Claims.	Loss in Amount Insured.	Per Cent. of
Brooklyn Life	none	none	none
North American Life	none	none	none
Mutual Benefit, (N. J.)	2	0 01	
Connecticut Mutual, (Hartford)	2	0.08	
Manhattan Life	1	0.07	
Mutual Life, (N. Y.)	13	0.11	

Accredit the Mutual Life with all the "care in the selection of risks" it may be entitled to, and yet certainly the above-cited official figures scarcely warrant its friends in assuming that it has exercised "greater" care than some other companies.

In respect of the "*average*" rates of expense of the various companies concerned, any one acquainted with the business knows that the *average rate* is not the cost of getting a new insurant. Take a certain number of Life Companies of different ages, in each of which the cost of getting new business is precisely equal, and the *average rate* will vary as do the Companies in age—the lowest average being with the oldest Company. The item of interest in this connection to each applicant for insurance, is what his individual policy will cost; no one believes and no one can truthfully assert that the Mutual Life can obtain new business at a lower rate of cost than many other Life Companies. Of the fifteen millions received in 1871 by the Mutual Life, but little over three millions was on new business. Rate the great cost of these new premiums in conjunction or combination with the small cost of collecting its nine millions of renewals, its two or three millions of interest on loans, and the premiums charged up as receipts for reversionary additions, and the *average* is small. *The new policy-holder receives no equitable advantage, however, from this small average*, nor from the small cost of collecting the old renewals; this latter source of advantage belongs only and properly to the old policy-holder.

In conclusion, the writer begs to be told that the BROOKLYN LIFE neither knows of, nor has any part in, any "crusade." For any one interested in the Mutual Life to complain of a "crusade" against it, is palpably ridiculous, as that Company is universally hostile to rival or contemporary, whenever advantage to itself seems possible, no matter how baneful the effect wrought to the general business.

The design of this letter is simply to correct the errors or misstatements, and expose the absurd assumptions claimed in comparison for the Mutual Life, by one whose expensive manner of advertising his views unmistakably brands his simple signature of "A Policy-Holder" as an evasion or a pseudonym. Be he policy-holder or otherwise, the information above is tendered him and all whom it may concern. Other interesting facts and comparisons can be furnished if rendered necessary.

WM. M. COLE,
Secretary Brooklyn Life Insurance Co.

The Three Consulting Actuaries Recommend Low Rates.

MESSRS. WRIGHT, HOMANS, AND TACKLER ON BOTH SIDES OF THE FENCE.

To the Editor of the New-York Times:

Some days ago, Messrs. Elizur Wright, Sheppard Homans, and D. P. Tackler, who call themselves "Consulting Actuaries," in answer to a letter from eighteen Life Insurance Companies, gave it as their united, "unhesitating and deliberate opinion" that the new reduced rates of Life Insurance, proposed by the Mutual Life Company of New-York, were "unwise, deficient in security, * * * and deserving of an unqualified disapproval."

Those "unhesitating" expressions from three Actaries of some notoriety would hardly have received much attention had the public been familiar with their previously expressed and equally "unhesitating" and "unqualified" opinions.

The New-York *Daily Bulletin* has taken the trouble to examine this question of low or reduced rates; and shows that the very Actuaries who now so "unhesitatingly" oppose and "unqualifiedly disapprove" them, but a very short while ago strongly urged them. The following extracts from opinions of Messrs. Wright, Homans, and Tackler, will puzzle the public, which will inquire what is the difference between "Consulting Actuaries" and "Consulting" weather-cocks.

Elizur Wright, speaking of the advantages of low rates to the policy-holders, says:

"It is marvelous how little it is considered that the more you pay in advance, the more you insure yourself! the more you have to pay beyond your just share of the expenses."

Sheppard Homans, by letter dated March 24, 1871, officially states to a then recently organized mutual company, with rates reduced fully equal to those now proposed by the Mutual, that

"The feature of low rates of premium has a decided advantage, and is itself a pledge to the policy-holders of economy and care in the management."

Elizur Wright, by letter dated Feb. 21, 1871, said, in his official capacity, that "in view of the tendency which mutual companies have shown to exact large premiums without making a correspondingly large return of the surplus, on account of extravagant expenses, it is important to have stock companies with low rates."

Actuary D. P. Tackler, in a letter dated May 3, 1871, officially stated that "the competition of stock (low rates) companies will have a wholesome tendency to check extravagant management in the Mutuals, whose large premiums may tempt them into unnecessary expenditures."

These "unhesitating" and "unqualified" opinions in favor of low rates would have abundantly justified the Mutual's course, and may possibly have suggested it; especially when they are taken in connection with similar opinions from other equally eminent, but, so far as now appears, more consistent insurance authorities. For instance, Hon. W. Barnes, in his Insurance Report for 1871, wrote:

"THE CHEAPEST RATES OF PREMIUM CONSISTENT WITH ENTIRE AND PERFECT SAFETY TO THE INSURED, BEST SUBSERVE THE PUBLIC INTERESTS, AND OPERATE TO EXTEND THE BENEFITS OF THESE INSTITUTIONS. * * * IT IS USELESS AND EXPENSIVE TO PAY OVER MONEY OR NOTES TO A LIFE INSURANCE COMPANY FOR THE PURPOSE ONLY OF HAVING THE SAME RETURNED."—*Hon. W. Barnes' Report, 1861.*

Hon. JOHN E. SANFORD, Insurance Commissioner of Massachusetts, in his Report for 1868, speaking of dividends in Life Insurance Companies, says: "*The sooner such guarantees cease to be made, and such expectations created, the sooner Life Insurance will come to rest on its true motive, and men insure their lives for security, and not for dividends. The best and most popular companies will then be those that promise only equity, and render all that they promise, and furnish the best security, with the most upright and judicious management.*"

Emerson W. Peet, Actuary, wrote:

"The object of every insurer should be to secure at once as large an amount of insurance as he can for a given payment; and he who resorts to an office excluding such premiums, sacrifices the interests of his family for benefits only prospective and contingent, and surrenders a certain and fixed advantage for a share in the lottery of dividends, in the adjustment of which he has no control, and the correctness of which he has no means of ascertaining."

To the opinions thus so plainly held by high authorities in Life Insurance, and with which, but a short time ago, the three "Consulting Actuaries" agreed, we will add, still from the *Daily Bulletin*, the following:

"Vice-President Sprague, of the Institute of Actuaries, a standard authority in Europe, and that 'the life insurance legislation in the United States certainly has had the effect of checking improvements there, for there can be no doubt, with the high rates of interest prevailing there, and almost certain to prevail for many years to come, the rates of premium ought certainly to be reduced.'"

Nor can it be said that Messrs. Barnes, Sanford, Elizur Wright, Sheppard Homans, and Tackler, were alone in holding the belief that the rates of Life Insurance could safely be and ought to be reduced. The matter was discussed, as its importance deserved, by responsible journals. For instance, the NEW-YORK TIMES, which has long paid great and intelligent attention to insurance questions, wrote, Dec. 18, 1869, in its editorial columns:

"THESE (THE LIFE INSURANCE COMPANIES') RATES OF PREMIUM NEED REVISION. THEY MAKE INSURANCE A TOO COSTLY BUSINESS, INSTEAD OF EXACTING SMALL PREMIUMS, IN ORDER THAT THEY MAY MAKE A DISPLAY OF 'PROFITS' RETURNED, THEY SHOULD REDUCE THE RATE NEARER THE ACTUAL COST OF INSURANCE, &c.—*Editorial in New-York Daily Times, Dec. 16, 1869.*

The *Insurance Spectator*, as early as December, 1869, said that "the principle of high reserve, requiring high rates more than anything else, permits extravagance upon the same principle that a man is wasteful of his money just in the proportion that the amount at his disposal is beyond what he actually needs."

The Baltimore *Underwriter*, in January, 1871, said that "the excess of over-calculated and heavily-loaded premiums, in the case of the downfall of the Great Western, and of the reckless extravagance which is rapidly hurling a dozen others to the vortex of the cataract, instead of reverting to the insured in the form of dividends, has only proved an irresistible temptation to prodigality and waste."

And, finally, the NEW-YORK TIMES said, editorially, again, Jan. 5, 1870:

"THE ABILITY OF A COMPANY TO DECLARE LARGE 'PROFITS' IS CONTINGENT UPON THE PAYMENT OF AN EXCESS OF PREMIUM BY THE INSURED. * * * IF HEREAFTER LARGE DIVIDENDS ARE DECLARED, IT WILL BE, AS WE HAVE SAID, BECAUSE THE INSURED PAY MORE FOR INSURANCE THAN IT IS WORTH. THE PREMIUMS ARE TOO HIGH. BRING THESE DOWN TO THE PROPER RATE, AND THE ERA OF BIG DIVIDENDS AND 'PROFITS'—AND EXTRAVAGANT COMMISSIONS INTO THE BARGAIN—WILL COME TO AN END."—*Editorial in New-York Daily Times, Jan. 7, 1870.*

This array of authorities (exclusive of the three "Consulting Actuaries") would seem to be sufficient to justify completely the Mutual in its course. That, at least, no one will deny. But what will the public think of the opinions, hereafter, of such "Consulting Actuaries" as are here shown straddle of a very painful fence? In the words with which Dr. Johnson begins the story of Rasselas, "Ye who listen with credulity to the whispers of fancy, and pursue with eagerness the phantoms of hope," and who believe that the facts of today will be the facts of to-morrow, listen to this tale of Wright, Homans, and Tackler, the "Consulting Actuaries" of the Eighteen Life Insurance Companies.

POLICY-HOLDER.

Protest from the Policy-Holders of the Mutual Life Insurance Company.

To the Editor of the New-York Times:

The following protest was circulated, at a late hour yesterday afternoon, among a few of the policy-holders of the Mutual Life Insurance Company in the lower part of the City:

New-York City Policy-holders who receive a copy of this protest by mail will please sign the same, obtain signatures of their friends who are Policy-holders in the Company, and return the protests to Messrs. Foster & Thomson, counselors-at-law, No. 68 Wall-street, not later than Dec. 12.

The undersigned, *Policy-holders of the Mutual Life Insurance Company*, call to the attention of the Trustees the fact that a difference of opinion exists among prominent Actuaries as to the effect upon the interests of present Policy-holders of the proposed new departure in the conduct of the affairs of the Company and the disposition of its accumulated funds.

They also call to their attention the fact, that in the opinion of three eminent Actuaries the reduction of premiums as proposed is "unjust to existing Policy-holders, and prejudicial to their rights and interests, and deserving our unqualified disapproval.

They also suggest to the Trustees that any experimental revolution by them (of doubtful legality) in the system of the Company's business, and the use and transfer by them of the funds accumulated by the present Policy-holders for the security of new obligations enuring to the benefits of new members, is calculated to shake the confidence of the community in a direction where, by every means, confidence should be strengthened and not weakened.

They protest against such an unjustifiable exercise by the Trustees of the functions of their office.

(Signed)

S. IRENÆUS PRIME, 37 Park-row.
HENRY C. BOWEN, 3 Park-place.
E. A. QUINTARD, 9 Pine-street.
PARKER HANDY, 24 Nassau-street.
NATHANIEL HAYDEN, 198 Broadway.
HENRY A. HURLBUT, 11 West 20th-street.
C. S. FOOTE, 12 Wall-street.
W. B. MEEKER, 42 Wall-street.
WILLIAM J. MUSE, 33 Wall-street.
JAMES D. FISH, 78 Wall-street.
J. F. NAVARRO, Commercial Warehouse Company, Wall-street.
O. E. KING, 21 Nassau-street.
GEORGE I. SENEY, 108 Broadway.
G. W. FULLER, 3 Wall-street.
CHAS. SCHROEDER, 8 Wall-street.
JAMES D. SMITH, 14 Broad-street.
W. S. CHAPMAN, 14 Broad-street.
W. IRVING COMBS, 97 and 99 William-street.
C. J. DESPARD, 95 Wall-street.
WM. LECONEY, 119 Broadway.
O. W. JOSLIN, 78 Broadway.
J. B. ALEXANDER, 49 William-street.
F. L. TAINTOR, 17 Nassau-street.
EUGENE THOMSON, 15 Wall-street.
CHAS. M. STEAD, 46 Broad-street.
C. W. STANDART, 139 Broadway.
H. R. BALTERS, 50 Exchange-place.
W. K. SOUTTER, 53 William-street.
A. WOLFF, Jr., 44 Exchange-place.
C. B. CAMP, 142 Pearl-street.
GEO. W. MIDDLETON, 60 Pine-street.
F. H. CARTER, 60 Wall-street.
ALBERT P. JOHNSON, 49 Wall-street.
HENRY SMITH, 61 Wall-street.
AUG. L. HYDE, 111 Broadway.
SIMON SCHAFER, 18 Broad-street.
HENRY HOSFORD, 56 Cedar-street.
F. J. HOSFORD, 56 Cedar-street.
C. H. HARRIS, 25 New-street.
WM. L. TAYLOR, 17 Wall-street.
WM. F. POTTER, Philadelphia.
F. D. STEAD, 46 Broad-street.
ALLAN HAY, 30 Nassau-street.
ROBT. HAY, 30 Broad-street.
W. W. FORD, 3 Wall-street.
W. T. WHITING, 5 Wall-street.
E. H. PULLEN, 2 Wall-street.
F. F. THOMPSON, Nat. Currency Bank.
E. B. VANDEVEER, 81, Nicholas Bank.
GEO. W. ROBINSON, 45 Wall-street.
P. G. DODD, 45 Wall-street.
JERKINS VAN SCHAICK, 13 Broad-street.
WALTER S. NEILSON, 51 Exchange-place.
GEO. S. SCOTT, 36 Broad-street.
L. R. JEROME, 36 Broad-street.
F. D. TAFFAN, 36 Wall-street.
C. HOFFMAN, 35 Wall-street.
GEO. ARNOLD, 9 New-street.
C. A. CRANE, 9 Pine-street.
FRANK A. OTIS, 11 Pine-street.
E. COZZENS, 3 Pine-street.
RICHARD LAURENCE, 48 Wall-street.
JOHN M. THOMPKINS, 48 Wall-street.
EDWD. N. WAINE, 19 Broad-street.
JOS. S. JARDINE, 15 Broad-street.
G. W. CARLETON, Publisher, 5th-av. Hotel.
CHAS. P. FRAME, 302 Broadway.
CHARLES F. WEBAKE, 60 Wall-street.
JAMES THOMSON, 69 Wall-street.
RICHD. H. BOWER, 9 Pine-street.
SAML. A. STRANG, 59 Liberty-street.
JOSEPH LAROCQUE, 35 William-street.

Those Policy-holders who do not receive a copy of this protest may sign the same at the book store of Geo. W. Carleton, under Fifth-avenue Hotel, at the Home Insurance Company, No. 135 Broadway, or at the office of Foster & Thomson, Counselors-at-Law, No. 68 Wall-street, or they, as well as Policy-holders living out of town, desiring to sign the protest, may cut the same (without the signatures) out of this newspaper, and gum it on a sheet of writing paper, obtain signatures to it, and send it without delay to Messrs. Foster & Thomson, Counselors-at-Law, No. 68 Wall-street, New-York City.

The Insurance Question.

To the Editor of the Times:

I see by the last annual report of the Insurance Commissioner of Massachusetts that, on a four per cent. valuation, the Mutual Life had a surplus of only $8 10 above each $100 required to reinsure its outstanding risks. In other words, the margin of only $10 per cent. above solvency. The policy-holders of this Company invest their money in it because they have repeatedly been told and believed that the investment is safer than any other in the world, and not subject to the contingencies to which other investments are liable; but on examining the subject it seems that a margin of only $8 10 above the $100 required to be solvent according to the standard cobles, is very small and might easily be overcome. Would it not be well for the Mutual to wait until this surplus of eight per cent. amounts to forty or fifty per cent. upon its premium reserve before making this change? I am surprised to find the margin so small in the case of the Mutual Life, and had supposed it much more than shows by the Massachusetts report.

A vessel freighted with the future interests of so many families should keep out in the open sea, and not see how close it can shave on some rocky promontory without injuring itself. If by the course proposed by the Mutual Life in the reduction of rates, this margin is brought down very much low, it seems to me that the policy-holders will be very materially injured by the change, as their security will be greatly lessened. For one, I should be in favor of foreseeing future dividends, and would prefer to see the surplus run up higher than at present, than see it lowered. I confess that I cannot understand the object of this reduction in rates. The Company has been doing a good business—about $35,000,000 last year—and the policy-holders are no doubt satisfied with their dividends. The Company would certainly be more secure by doing a business of $35,000,000 a year on its full rates than it would by doing $50,000,000 at low and insecure rates.

The truth of the matter is, that the policy-holders in this Company do not care to have their funds experimented with. We are satisfied, as the New-York *Underwriter* so aptly expresses it, "to let well enough alone." Is it that this Company, which is laying up five or six millions a year, is dissatisfied because it is growing so slow, and wishes to monopolize everything? Their funds should be taken very good care of, and their prospects should be very carefully studied, and no risks run which are unnecessary, because they have at risk nearly $200,000,000. This is a very large sum of money, and will have to be paid. It therefore seems to me that this question should be most carefully considered before being acted upon.

AN OLD INSURANCE MAN.

To the Editor of the New-York Times:

The Earl of Buccleugh being once about to make a journey through a portion of Scotland in which the roads were unusually dangerous advertised for a coachman. On the next morning three fellows presented themselves and claimed to be excellent whips. "Well, my boys," said Buccleugh, "what I am anxious to know is how near you can drive by the edge of a precipice with safety to those you carry." "As to that," replied the first of the men, "I am an old hand on these roads, and the steep embankments and sharp turns have no terrors for me. I will drive you within a foot of the edge of every precipice, and bring you through without the least injury." "That's nothing to what I can do," exclaimed the second John; "I have often whisked my horses at a gallop, within an inch of the edge of the wildest precipices, and have never risked the safety of my passengers; and I can and will do the same again." "Well, well," interrupted the third, with disappointed mien, "I fear I cannot please you, and must give way to these daring drivers. I have too much regard for the lives of my passengers to run any risks with them, and I will not take a job unless upon condition that I am allowed to drive carefully in the very middle of the road." The man put on his hat and moved toward the door, when the Earl exclaimed: "Stop, stop, my good fellow! You are the very man I am looking for. It is safety I am looking for, and not daring. These other brave adventurers may go. You shall be my driver."

This is exactly the view which both the public and the policy-holders of the Mutual Life Insurance Company are taking in regard to the attempt of that corporation to see how close it can run its business toward insolvency without breaking. I, for one, as a policy-holder of long standing, do not propose to be blinded by Actuary's figures either on one side or the other. What I want is the comfort of security, and if the law will give it I will have it.

SAFETY VS. SPEED.

Corroboration of the Views of Messrs. Wright, Homans, and Tackler by Professional Actuaries.

We are unhesitatingly of opinion that the reduction of premiums as proposed by the Mutual Life Insurance Company of New-York is unwise, deficient in security, unjust to existing policy-holders, prejudicial to their rights and interests, and deserving our unqualified disapproval. We are confident, however, if the Trustees of the Mutual Life should carefully reconsider the matter, they will see that they are about to take a step unwarranted by their own experience or that of any other Company, and will decide to refrain from it.

ELIZUR WRIGHT,
SHEPPARD HOMANS, } Consulting
D. P. TACKLER, } Actuaries.

To Messrs. William H. Beers, John E. De Witt, Lewis C. Grover, N. D. Morgan, Henry B. Hyde, and others.

We concur in the opinion expressed above. G. W. Phillips, Actuary Equitable Life Assurance Society of the United States; J. H. Nitchie, Acting Actuary Excelsior Life Ins. Co.; S. N. Stebbins, Actuary Manhattan Life Ins. Co.; William D. Thomas, Actuary United States Life Ins. Co.; H. Cliffe, Actuary Germania Life Ins. Co.; W. G. Morgan, Acting Actuary North American Life Ins. Co.; Lucius McAdam, Actuary Guardian Mutual Life; Israel C. Pierson, Actuary Eclectic Life Ins. Co.; E. L. Case, Jr., Actuary Security Life Ins. and Annuity Co.; Henry J. Hopkins, Actuary Commonwealth Life Ins. Co.; Henry W. Smith, Actuary Hope Mutual Life Ins. Co.; Edward H. Sewell, Actuary Globe Mutual Life Ins. Co.—*Herald.*

Oxydizing Crude Petroleum.

We understand that our townsman, Joseph A. Tatro, has succeeded, after several years of study and experimenting, in solving the problem of oxydizing crude petroleum and other oils, for which he has obtained letters patent. Thousands of dollars have been expended in trying to accomplish this by chemists and others, but without success until now, if Mr. Tatro has succeeded in doing it, and we are assured he has, we most heartily congratulate him on his success. Any man who can oxydize crude petroleum must necessarily increase the yield from ten to fifteen per cent., and it does not require a very active imagination to see the immense value of this patent.—*Hartford Courant.*

BECAUSE A PERSON HAS A BAD COUGH it should not be inferred that Consumption has set in, although a case of Consumption is rarely met with unaccompanied by a distressing Cough. Where, however, a disposition to Pulmonary disease exists, a Cough, if left to itself, strains and rac s the lungs, wastes the general strength, and soon establishes an incurable complaint. In all cases, then, it is the safer plan to get rid of a Cough, Cold, or Hoarseness without delay, and for this purpose no remedy acts more promptly or surely, or with more benefit to the organs of the chest than Dr. WISTAR'S BALSAM OF WILD CHERRY, an article scientifically compounded from carefully selected drugs, and which, on trial, will always be found worthy of its world-wide reputation. Sold everywhere.—*World.*

In addition to

REAL ESTATE TRANSACTIONS.

It was expected, from the number of auctions announced to occur at the Exchange yesterday, Tuesday, Nov. 10, that activity would be the order of the day, and considerable property was sold, although many of the sales were adjourned, while in others but little success was met with. The following is a review of the business transacted:

Muller, Wilkins & Co., by order of the Supreme Court, in partition, under the direction of Henry Brewster, Esq., referee, sold City real estate as follows, all of which was purchased by S. B. White: One four-story brick store and lot—latter 26 by 68 by 16 by 33.6—on the northwest corner of Cortlandt and Greenwich streets, sold for $39,200; one two-story and attic brick-front house and lot—latter 16.8 by 75—on the south-west corner of Jay and Staple streets, sold for $9,200; one three-story brick store and lot—latter 25 by about 94—No. 17 Jay-street, north side, between Greenwich and Staple streets, sold for $13,000; and one three-story brick store and lot—latter 25 by about 96—No. 12 Harrison-street, south side, between Greenwich and Staple streets, sold for $10,000. In reference to the house and lot on East Seventy-eighth-street, between First and Second avenues, noticed for sale by the same auctioneers, under a legal order, Wm. H. Hart, Esq., referee, nothing was done, the referee not putting in an appearance.

E. H. Ludlow & Co., under a Supreme Court foreclosure order, La Rerence Rayfield, Esq., referee, disposed of the four-story and basement high-stoop brown-stone-front house and lease of lot No. 500 Fifth-avenue, west side, 25.5 feet south of Forty-eighth-street; lot in size, 20 by 100. Lease Columbia College, dated May 1, 1864, for twenty-one years, and with covenant for renewal for similar term; ground rent $960 per year; sold for $61,500; purchaser, Erastus D. Tefft; purchased for parties in interest to suit.

Wm. Kennelly, under a Supreme Court foreclosure decree, T. Hennessey, Esq., referee, sold six lots together, forming a plot in size 100 by 116, located on the west side of Fifth-avenue, 24.11 feet north of One Hundred and Thirty-fourth-street, for, including mortgage and interest amounting to $12,000, $48,000; purchaser, D. P. Ingraham, Jr., plaintiff in this legal action. This property sold cheap, for on it the foundations for seven houses are already dug, vaults under sidewalk excavated, and buildings constructed so far as having the first-story floor timbers laid. The same auctioneer also offered at public auction a five-story brick tenement-house and lot, known as No. 263 Madison-street, between Scammel and Jackson streets, which was knocked down for $16,000, but not sold; also a three-story and basement brick house and lot known as No. 160 East Thirty-second-street, between Third and Fourth avenues, which was knocked down at $6,900, but not sold.

Hugh N. Camp, Nicholas B. Conner, auctioneer, by order of the Supreme Court, under the direction of John C. Conner, Esq., referee, sold a two-story brick house and lot—latter 23.9 by 22—situate on the north side of East Sixteenth-street, between First-avenue and Avenue A, for $6,750, the purchaser being F. J. Hanbury.

J. Cole, under a Supreme Court foreclosure order, R. R. Hobbard, Esq., referee, sold of the business premises renting for $4,750 per year, known as No. 75 John-street, embracing a lot 25 by about 98, with four-story brick store upon the same, for $45,000, purchaser, Maria T. Polhemus, plaintiff in the legal action. This sale was not proceeded in our last report of transactions, from the fact that our attention had not been called to it by the auctioneer.

Capers, Clark & Co. offered at public auction a two-story and basement brick house and lot, located in Brooklyn, and known as No. 159 Douglas-street, situated on the south side of the street, between Hoyt and Bond streets, but without effecting a sale, the property being withdrawn upon a bid of $4,425.

The following adjournments closed the day's business: Legal sale by Wm. Kennelly of house and lot on West Thirty-eighth-street, 162.6 feet east of Tenth-avenue, adjourned until Saturday next, Dec. 14; legal sale by J. K. Stevenson & Son of house and lot, No. 18 Monroe-street, adjourned to Tuesday of next week, Dec. 17; legal sale by A. J. Bleecker, Son & Co., of house and lot on East Fifty-seventh-street, 75 feet east of Second-avenue, adjourned until same date; Dec. 17; legal sale by Joseph Miller of house and lot, No. 199 Church-street, adjourned to Dec. 20; and legal sale by Joseph McGuire, adjourned to Feb. 10, 1873. Today, at the Exchange, at various legal sales, the following-described realty will be offered at auction: By Muller, Wilkins & Co., by order of the Court of Common Pleas, eight three-story and basement brick-stoop Nova Scotia-stone front houses, with lots each in size 20 by 80, located on Madison-avenue, and situate as follows: Three on the east side of the avenue, 19.11 feet south of One Hundred and Thirty-third-street, two on the west side of the avenue, 19.11 feet south of the same street, and three in the same block, on west side of avenue, 19.11 feet north of One Hundred and Thirty-second-street. By Joseph McGuire, at a Supreme Court sale, a new first-class four-story basement and cellar high-stoop brown-stone-front house and lot, situate on the north side of East Sixty-eighth-street, 100 feet west of Fourth-avenue; lot 25 by 100.5; house 60 feet deep. And by Jas. M. Miller, at a Supreme Court sale, a house, with lease of lot, No. 50 Leonard-street; lot 24.4 by 100.

Wm. H. Rayner, No. 5½ Pine-street, reports having recently sold at private sale four full lots, on the south side of One Hundred and Thirty-sixth-street, 125 feet west of Sixth-avenue, for $3,300 each.

Exchange Sales, Tuesday, Dec. 10, 1872.

To NEW-YORK.

By Muller, Wilkins, & Co.

1 4-story brick store and lot, n. w. corner Greenwich and Cortlandt sts.; lot 25x68x16x33.6	$39,200
1 2-story and attic brick h. and l. n. side, n. w. corner Jay and Staple sts.; lot 16.8x75	9,200
1 3-story brick store and lot, No. 17 Jay-st., n. s., between Greenwich and Staple sts.; lot 25x about 94	12,000
1 3-story brick store and lot, No. 12 Harrison-st., s. s., between Greenwich and Staple sts.; lot 25x about 96	10,000

By E. H. Ludlow & Co.

1 4-story and basement high-stoop brown-stone house and lease of lot, No. 500 Fifth-av., w. s., 25 ft. s. of 48th-st.; lot 20x100; lease Col. Col. 21 years from May 1, 1864; covenant for 21 years renewal; ground rent $960 per annum	61,500

By Wm. Kennelly.

6 lots, 8th-av., w. s., 24.11 ft. n. of 134th-st., together forming plot in size 100x110, with improvements; sold in one parcel	48,000

By Hugh N. Camp.

1 2-story brick h. and l., East 16th-st., n. s., 22 ft. e. of Avenue A; lot 22x92	6,750

By J. Cole.

1 4-story brick store and lot, No. 75 John-st.; lot 25x96.11x25x99.11	45,000

Recorded Real Estate Transfers.

NEW-YORK.

Monday, Dec. 9.

Boulevard, centre line, e. s., adjoining Joseph Potter, 198.9x284	$22,000
Greene-st., e. s., 98 ft. s. of Grand-st., 25x100	23,525
Private road, centre line, s. w. corner, adjoining Joseph Potter, 128.8x285	21,000
Prospect-place, w. s., extending from 40th to 41st-sts., 97.6x76; 41st-st., s. s., 75 ft. w. of Prospect-place, 27x98.9	161,000
40th-st., s. s., 118 ft. w. of 2d-av., 14x98.9	nom.
41st-st., n. s., 93 ft. e. of 10th-av., 20x100.4	7,500
48th-st., n. s., 175 ft. w. of 3d-av., 25x100.4	8,000
51st-st., n. s., 187 ft. e. of 8th-av., 20x100.5	14,500
61st-st., n. s., 275 ft. w. of 9th-av., 20x100.4	27,000
72d-st., n. s., 275 ft. w. of 8th-av., 25x102.2; 73d-st., n. s., 375 ft. w. of 8th-av., 25x102.2	75,000
72d-st., n. s., 375 ft. w. of 8th-av., 25x102.2; 73d-st., s. s., 275 ft. w. of 8th-av., 25x102.2	25,000
79th-st., n. s., 225.7 ft. w. of 2d-av., 17.10x102	4,100
91st-st., n. s., 225 ft. e. of 2d-av., 18x100	12,000
118th-st., n. s., 140 ft. e. of 2d-av., 20x100.11	15,000
120th-st., s. s., 125.10 ft. e. of 2d-av., 19x100.11	15,000
129th-st., s. s., 310 ft. e. of 8th-av., 12x99.11	12,000
129th-st., s. s., 100 ft. e. of 11th-av., 100x99.11	40,000
Avenue A, n. w. corner 12th-st., 5 lots, shares 1st av., w. s., extending from 84th to 41st st., 197.6x216; 10th Prospect-place, s. s., 41st-st., s. s., corner 10th-av., 41.11x76; 1 lot, 41st-st., s. s., 76 ft. w. of 10th-av., 25x98.11	245,000
10th-av., n. w. s., Plot 4, Fort George, property, 100x200	20,000
Seventh-av., s. e. s., 100.8 ft. s. w. of Isham-st., 79.8x12.6x155	18,000
12th-av., n. s., corner 126d-st., 60.11x225	3,000
LEASE.	
7th-av., No. 812, 3 years, per year	40,000
	1,080

CITY REAL ESTATE.

FOR SALE—A PLOT OF FOUR LOTS, southeast corner of 7th-av. and 57th-st. Price $130,000.

ALSO,

A fine plot of eight lots on 118th-st., through to 119th-st., 100x100, and very close to 6th-av. Price $50,000.

ALSO,

On 112th-st., a valuable plot of about eight and a half lots, very near 5th-av. Price $35,000. Apply to HOMES MORGAN, No. 2 Pine-st.

A—BROADWAY, CITY HALL PARK, Murray-st., large building; Broadway, near 27th-st., magnificent corner; Broadway, Splendid hotel, commanding position; prices reasonable. V. K. STEVENSON & SON, 11 Pine-st. and 225 5th-av.

ADJOINING 5TH-AV.—1ST, 2ND, 27TH, 29th, 34th, 41st, 42d, 46th, 52d, 54th, 57th and 63d sts. First-class houses at reduced prices. V. K. STEVENSON & SON, No. 11 Pine-st. and No. 225 5th-av.

AN INVESTMENT.—THE BEST IMproved corner on 3d-av., with the three adjoining houses if desired; terms easy; well rented. THOS. J. DUNKIN, No. 554 3d-av.

FOR SALE ON EASY TERMS—A COTtage, 100x100, with the improvements on 41st-st., West side. Apply to OGDENBERG & HANNA, No. 155 Bleecker-st.

FOR SALE—VALUABLE LEASEHOLD OF six lots, suitable for business or manufacturing purposes; will be sold low owing to illness of the owner. Apply at No. 160 West 29th-st.

EIGHTH-AV., GRAND BOULEVARD, AND Lease two-story lots for sale, in all the choice localities. T. G. & D. BROWN.

REAL ESTATE WANTED.

WANTED—A CORNER PLOT OF LOTS, four on avenue and two or three lots in rear; on Madison-av., between 64th and 65th sts. Apply to HOMES MORGAN, No. 2 Pine-st.

COUNTRY REAL ESTATE.

WESTCHESTER COUNTY PROPERTY.—Owners intending to offer their real estate for sale are respectfully informed that we give special attention to the above-named section. We invite the co-operation of purchasers and sellers. The sale of large plots a specialty.

T. G. & D. BROWN, No. 90 Broadway.

References by permission: Messrs. Brown, Brothers & Co., Wm. E. Dodge, Esq.

ORANGE, N. J.—COUNTRY HOUSES, lands and village lots for sale; a great variety. Also, furnished and unfurnished houses to let for season or year, by WALTER R. SMITH, formerly Blackwell & Smith, Orange, corner Main and Cone sts.

REAL ESTATE AT AUCTION.

LODI PRINT WORKS—IN BANKRUPTCY.—Assignee's sale at public auction.—Pursuant to order of the District Court of the United States for the District of New-Jersey, the undersigned will sell, at public auction, without reserve, to the highest bidder, on WEDNESDAY, the 18th day of November, 1872, at 2 o'clock in the afternoon, on the premises, in Lodi, Bergen County, N. J., the manufacturing property, known as "The Lodi Print Works," comprising all the real estate, fixtures, first and second water rights, &c., belonging to the Company, unless previously disposed of at private sale.

Terms may be known on application to the undersigned.

NATHAN HOBART,
Assignee in bankruptcy of the Lodi Print Works, No. 52 Leonard-st., New-York City.

The foregoing sale is adjourned, by order of the Court, to Dec. 18, at 2 o'clock P. M., at the same place.

NATHAN HOBART,
Assignee Lodi Print Works.

ADRIAN H. MULLER, Auctioneer.

AUCTION SALE OF CHOICE LOTS on Madison-av., near the Central Park, Conservatory, and Lenox Library.

ADRIAN H. MULLER, P. S. WILKINS & CO. will sell at auction, on THURSDAY, Dec. 12, at 12 o'clock, at the Exchange Sales-room, No. 111 Broadway:

MADISON-AV.—Two lots, situate on the eastern side of Madison-av., commencing 50.8 feet north of 74th-st., being near the Central Park, Conservatory, and Lenox Library. Each 25x100 feet. Sixty per cent may remain on bond and mortgage.

STORES, &C., TO LET.

OFFICES TO LET IN TIMES BUILDING.

SPLENDID OFFICES TO LET IN THE FIRE-PROOF TIMES BUILDING.

Apply at TIMES COUNTING-ROOM.

TO LET.

AN OLD-ESTABLISHED TEA-STORE, Nos. 34 and 36 Vesey-st., corner of Church, now occupied by the United States Tea Company. Possession 1st February next. Apply to J. A. W. MEEKS, No. 30 Vesey-st., Room No. 8.

TO LEASE FOR A TERM OF YEARS—THE stores, Nos. 477 and 479 Broome-st., each six stories and cellar, 25 feet by 75, all the latest improvements. Also, the house, No. 792 8th-av., between 47th and 48th sts. Apply to JACOB WEEKS, No. 313 Bowery.

INSURANCE.

OFFICE OF

THE MECHANICS' FIRE INSURANCE COMPANY, OF BROOKLYN,

No. 217 Montague-st., Brooklyn, and No. 165 Broadway, New-York.

BROOKLYN, Nov. 11, 1872.

Cash Capital	$150,000
Assets	240,000

We have no agencies, and only $5,000 in the burnt district in Boston, and respectfully solicit the patronage of our friends and the public.

JOHN H. BAKER, President.
WALTER NICHOLS, Secretary.

COLUMBIA FIRE INSURANCE CO., NO. 161 BROADWAY.

SPECIAL NOTICE.

Errors having been made in publishing losses of insurance companies by the fire in Boston, the President and Directors of this Company deem it expedient and proper to inform the public that the whole amount of risks this Company has in the burnt district in Boston is $104,000; that if this amount is a total loss, the Company will pay it promptly and still have a handsome surplus remaining over and above its capital. From such information as can be obtained, it is believed, however, that the Company's loss will not exceed $75,000.

JNO. R. ARTHUR, Secretary.

THE HANOVER FIRE INSURANCE COMPANY

Hereby gives notice that it intends to increase the amount of its capital stock to

FIVE HUNDRED THOUSAND DOLLARS.

S. S. WALCOTT, President.
I. REMSEN LANE, SECRETARY.

NEW-YORK, Nov. 15, 1872.

THE HOPE FIRE INSURANCE COMPANY.

OFFICE, NO. 214 BROADWAY, NEW-YORK.

By UNANIMOUS MOTION, at a meeting of the BOARD of DIRECTORS held this day, JOHN W. MESSERSEAU, Esq., was elected PRESIDENT, Vice Joseph Noses, resigned; ISAAC D. COLE, Jr., Esq., was elected VICE-PRESIDENT, and LOUIS F. BAYARD was appointed SECRETARY.

DEC. 4, 1872. LOUIS F. BAYARD, Secretary.

NOTICE IS HEREBY GIVEN THAT in accordance with a resolution of the Actuary Superintendent of the Insurance Department, dated Albany, Nov. 20, 1872, the stockholders of the New-York and Yonkers Fire Insurance Company are required to pay, at the office of the Company, No. 1 Pine-st., New-York City, on or before the 20th day of December, 1872, an assessment of forty per cent on the capital stock of said Company.

Dated NEW-YORK, Nov. 26, 1872.

ROBERT A. FRANKLIN, President.
JOHN W. SIMONSON, Secretary.

FIRE. BOSTON. FIRE.

Any information regarding STANDING OF INSURANCE COMPANIES cheerfully furnished, and POLICIES in Companies RUINED by the late fire REPLACED WITHOUT CHARGE in SOUND SAFE COMPANIES by

E. DUNCAN SNIFFEN,
No. 3 Pine-st., basement.

SAVINGS BANKS.

IRVING SAVINGS INSTITUTION,

NO. 96 WARREN-ST., NEW-YORK.

SIX PER CENT. INTEREST allowed on all sums.

Interest commences from first January, April, July and October. Bank open daily from 10 A. M. to 3 P. M.

WALTER W. CONCKLIN, President.
VANDERBILT L. BUXTON, Secretary.

CITIZENS' SAVINGS BANK OF THE CITY OF NEW-YORK.

ASSETS	$8,934,566 24

Present rate of Interest Six per Cent.

Money deposited now will bear interest from January 1, 1873.

Interest computed from the first of each month and is paid or credited on balance on hand on the last days of June and December of each year.

Bank No. 80 Bowery, south-west corner of Canal-st. Banking hours, EVERY DAY from 10 A. M. to 3 P. M., and on MONDAYS and SATURDAYS from 10 A. M. to 7 P. M.

Bank-books in English, German and French.

E. A. QUINTARD, President.
SEYMOUR A. BUNCE, Secretary.

UNION DIME SAVINGS BANK.

Nos. 396 and 398 CANAL-ST., corner of Laight. SIX per cent. interest on $5 to $5,000.

ASSETS, $10,338,979 88.

DEPOSIT TODAY in the SAVINGS BANK Chartered by the United States.

SEND FOR CIRCULAR. No. 155 Bleecker-st.

ASSETS OVER $4,000,000.

DIVIDENDS.

OFFICE OF CHICAGO AND NORTH-WESTERN RAILWAY COMPANY, NO. 52 WALL-ST.

NEW-YORK, Dec. 3, 1872.

A DIVIDEND OF THREE AND A HALF per cent. has been declared upon the Preferred and Common stocks of this Company, respectively, payable at this office on and after the 10th inst., to the stockholders of record, at the closing of the books, on the 14th inst.

The transfer-books will reopen on the morning of the 30th inst. C. R. MARVIN, Treasurer.

NEW-YORK AND HARLEM RAILROAD COMPANY.
TREASURER'S OFFICE, Grand Central Depot,
NEW-YORK, Dec. 10, 1872.

THE BOARD OF DIRECTORS OF this Company have this day declared a Dividend of Four per Cent. on the preferred and common stock, payable on the 20 day of January next, at this office. The transfer-books will be closed at 3 P. M., Dec. 20, 1872, and opened at 10 A. M., Jan. 2, 1873.

C. VANDERBILT, Jr., Treasurer.

FINANCIAL.

THE ANNUAL MEETING OF THE stockholders of the American Coal Company of Allegany County, Maryland, for the election of directors to serve the ensuing year, will be held at the office of the Company, No. 1 Broadway, on TUESDAY, Dec. 26, 1872. Polls will be open from 12 o'clock M. until 1 P. M. The transfer-books will be closed from the evening of Saturday, the 14th inst., until the morning of the 27th inst.

DEC. 10. H. A. MYERS, Secretary.

NEW-YORK, Dec. 9, 1872.

NOTICE IS HEREBY GIVEN THAT the annual election for directors of the Middletown Coal and Iron Company, will be held on TUESDAY, Jan. 14, 1873, at No. 54 William-st., Room No. 18, between 12 o'clock M. and 2 P. M.

The transfer-books will be closed on the 1st to the 15th, o[illegible]

FINANCIAL.

TRAFFIC GUARANTEE AND REDEMPTION BONDS OF THE Springfield and Illinois South-eastern Railway.

Road 229 miles long, entirely completed and equipped. First Mortgage 7 Per Cent Gold Bonds. Only $15,000 per mile. Interest payable semi-annually at the Farmers' Loan and Trust Company in New-York.

PRICE 90 AND ACCRUED INTEREST.

This Road has a Traffic Guarantee from the well-known "Cleveland, Columbus, Cincinnati, and Indianapolis Railway," by which it is estimated that from One Hundred to Two Hundred Thousand Dollars of these Bonds will be redeemed by lot, at par and accrued interest, each year, giving the fortunate holder 10 per cent. profit, besides 7 per cent. interest upon the investment.

We invite the attention of Capitalists and Investors to this security as a particularly eligible and safe one, and should be glad to furnish Pamphlets and Maps, and full particulars upon written or personal application.

We have also for sale a small balance of the quarterly Coupon 6 PER CENT. GOLD BONDS of the "LOGANSPORT, CRAWFORDSVILLE, AND SOUTH-WESTERN RAILWAY" of Indiana, a complete 4 Road, running for twelve miles through the DELEBRATED BLOCK COAL FIELD.

Government Bonds and all marketable securities taken in exchange at the market rates.

JONES & SCHUYLER,
No. 12 Pine-st., New-York.

LOAN FOR $847,500

FOR THE DEFICIENCY IN THE SINKING FUND, UNDER Section 3, Article 7, of the Constitution.

The Commissioners of the Canal Fund, by virtue of the act entitled "An act to provide revenue for the Sinking Fund," passed April 12, 1855, and in accordance with section three of article seven of the Constitution, hereby give notice that sealed proposals will be received at the Canal Department, on the TWENTY-SEVENTH DAY OF DECEMBER INST., at 12 o'clock noon of that day, for a loan of

Eight Hundred and Forty-Seven Thousand Five Hundred Dollars,

for which transferable Certificates of Stock, PRINCIPAL AND INTEREST PAYABLE IN GOLD, either Registered or Coupon, at the option of the purchaser, will be issued in the name of the People of the State of New-York, on the credit of the Sinking Fund, under section three, article seven, of the Constitution, bearing interest at the rate of six per cent. per annum, payable semi-annually, on the first days of July and January in each year, and the principal redeemable on the first day of January, one thousand eight hundred and sixty-three.

It is to be understood that the Commissioners are to be at liberty to accept or reject any proposal, if they shall consider it not to be their opinion advantageous to the interest of the State.

The proposals may be for the whole, or any part of said loan; not less than $50,000.

Proposals to be sealed up and indorsed "Loan for the Sinking Fund," and inclosed in an envelope directed to the Auditor of the Canal Department, Albany, N. Y.

The money will be required to be paid in gold coin on the acceptance of the proposal, or by the 1st day of January next.

Payment to be made by depositing the same to the credit of the "Treasurer of the State of New-York, on account of the Canal Fund," in the bank of the Manhattan Company, New-York.

Interest on the loan to commence on the 1st day of January next, and be payable semi-annually on the 1st days of July and January, at the Bank of the Manhattan Company, in the City of New-York.

Dated Canal Department, Nov. 25, 1872.

ALLEN C. BEACH, Lieutenant-Governor,
NELSON K. HOPKINS, Controller,
G. HILTON SCRIBNER, Secretary of State,
THEO. W. MUNN, Treasurer,
FRANCIS C. BARLOW, Attorney-General.

THE CHEAPEST SECURITY NOW OFFERED.

FIRST MORTGAGE BONDS OF THE Jacksonville, North-western and South-eastern Railroad,

HAVING THIRTY YEARS TO RUN,

Bearing Interest at 7 per cent. in Gold Coin, "of or equal to the present standard."

Coupons payable in New-York, London, or Frankfort, on the Main, at the option of the holder. When desired, bonds will be registered by the Farmers' Loan and Trust Company. Interest payable January and July.

The road is now completed from Jacksonville to a junction with the CHICAGO AND ALTON RAILROAD at Virden, a distance of over 30 miles. The road, so far as completed, is thoroughly equipped, ENTIRELY PAID FOR, and in full operation, and it is upon the strength of the earnings of this portion amounting to $600,000 are now offered at 85 and accrued interest, in currency. Bonds upon the remaining portion of the road will be sold at a much higher price, when the road shall be completed and ready for use. This road traverses the garden of the State, crosses all the most important roads, controls the enormous coal mines at Virden, and its bonds are most highly esteemed by those who have investigated, has been most searching. We have personally examined every detail of this Company, and have some repeatedly over the same line. We are consequently enabled to say with confidence, bonds as an ABSOLUTELY PERFECT security.

Pamphlets and further particulars may be had by applying to GERSON, CASANOVA & CO.,

No. 50 Exchange-place, New-York.

VERMILYE & CO. BANKERS, 16 and 18 Nassau-st., New-York.

DEALERS IN ALL ISSUES OF GOVERNMENT SECURITIES.

FIRST-CLASS RAILROAD AND MUNICIPAL BONDS ALWAYS ON HAND FOR INVESTMENT.

BUY AND SELL ON COMMISSION RAILWAY STOCKS, BONDS AND GOLD, MAKING LIBERAL ADVANCES.

INTEREST ON DEPOSITS.

EDWARD HAIGHT & CO. BANKERS, NO. 9 WALL-ST., N. Y.

SIX PER CENT. Interest Allowed on Deposits.

The business of our firm is the same as any State or National Bank.

Individuals or firms banking with us may deposit and draw as they please, the same as with any bank, except that we allow Five per Cent. Interest on all balances.

We buy and sell Bonds, Stocks, Gold, Business paper, and collect Business Notes and Drafts throughout the United States, giving prompt returns.

Bonds of City of St. Paul, Minn., 8 Per Cent., Semi-Annual Interest.

FOR SALE BY

FITCH, OTIS & CO., No. 11 PINE-ST.

All our bonds or interest coupons of City of St. Paul will be redeemed on presentation in City of New-York.

ILLINOIS REGISTERED BONDS.

We offer for sale the following:

$41,000	WHITE COUNTY, 5 per ct., 20 yrs.
24,000	JOHNSON COUNTY, 5 per ct., 20 yrs.
33,000	PULASKI COUNTY, 5 per ct., 20 yrs.
32,000	ALEXANDER COUNTY, 5 p. c., 20 yrs.
34,000	CAIRO CITY, 8 per ct., 20 yrs.
15,000	CARMI TOWN, 8 per ct., 20 yrs.
14,000	GRAYVILLE TOWN, 8 per ct., 20 yrs.

The interest on these bonds is paid by the State Treasurer in New-York, and by the laws governing their issue, they are made as safe as State Bonds.

WINSLOW & WILSON, NO. 79 WILLIAM-ST.

BROWN BROTHERS & CO., NO. 59 WALL-ST.,

ISSUE COMMERCIAL and TRAVELERS' CREDITS AVAILABLE in all PARTS of the WORLD.

ATLANTIC INSURANCE SCRIP BOUGHT AND SOLD BY WM. C. GILMAN, No. 48 Pine-st.

OFFICE OF THE MARYLAND COAL COMPANY, NO. 111 BROADWAY, NEW-YORK, Dec. 10, 1872.

AT THE ANNUAL ELECTION FOR Directors of this Company, held this day, the following-named gentlemen were elected for the ensuing year:

Alonzo Chamberlin,	Chester W. Chapin,
Ludlow Patton,	George L. Ely, and
Moses S. Beach,	M. L. B. Mattes,
Henry M. Ayres,	E. W. Whitney,
Benjamin W. Tillinghast,	Reuben Maury.

Francis Robinson,
[illegible], Secretary.

FINANCIAL.

FIRST MORTGAGE BONDS OF THE Indianapolis, Bloomington & Western EXTENSION RAILWAY.

7 PER CENT. GOLD.

COUPONS PAYABLE JANUARY AND JULY.

Sales of these bonds TO INVESTORS during the month of November were $292,000. The Indianapolis, Bloomington, and Western Road, from Indianapolis to Pekin, 62½ miles, HAS BEEN IN OPERATION TWO YEARS, and has had earnings sufficient to guarantee punctual payment on all obligations of the Company, including the bonds on the Extension of 247 miles, and which, it is estimated, will have when completed an income larger than that of the old road at the present time.

Nearly 100 miles of the Extension is finished, and the whole will be completed during 1873, making a trunk line, under one corporation, of 420 miles in a section not surpassed by any in the West.

It is seldom we obtain a security so offered at the low price of 90 AND INTEREST.

We recommend these Bonds as one of the most desirable investments in the market, to all investors, and especially to banks, insurance companies, and for the use of trust funds.

All having large investments to make are invited to go over the line and make a personal examination.

Pamphlets, maps, &c., furnished on application.

Turner Brothers, Bankers, No. 14 Nassau-st.

CHICAGO AND CANADA SOUTHERN RAILWAY COMPANY

7 PER CENT. 1ST MORTGAGE GOLD BONDS, coupon and registered. Interest payable April and October, in New-York or London. This road, now making rapid progress toward completion, is the western end of the NEW AIR LINE from Chicago to Buffalo, with the best business connections as Chicago, Toledo, Detroit and Buffalo.

Pamphlets and full information furnished by

LEONARD, SHELDON & FOSTER, BANKERS, NO. 16 WALL-ST.

WINSLOW, LANIER & CO., BANKERS, NO. 27 PINE-ST.

CONVERTIBLE MIDLAND BONDS

A 7 per cent. Mortgage Bond for sale at one of the great roads running from New-York City—on THE THIRD LARGEST ROAD IN NEW YORK STATE. The most desirable bond of all the Midland issues, affording the largest income and promising the greatest profit.

Price 85 and interest.

We believe them one of the safest and most profitable investments offered in this market for years.

ALLEN, STEPHENS & CO BANKERS, SOLE AGENTS FOR THIS LOAN, No. 95 PINE-ST.

GUARANTEED BONDS ON A COMPLETED ROAD.

THE CINCINNATI, RICHMOND AND FORT WAYNE RAILROAD CO.'S FIRST MORTGAGE 7 PER CENT. GOLD BONDS.

HAVING FIFTY YEARS TO RUN, PRINCIPAL AND INTEREST PAYABLE IN UNITED STATES GOLD COIN, "not inferior to the present standard." Interest payable semi-annually in New-York, on the 1st day of June and December, and guaranteed jointly and severally by

THE CINCINNATI, HAMILTON AND DAYTON RAILROAD COMPANY,
THE PENNSYLVANIA COMPANY, AND
THE GRAND RAPIDS AND INDIANA RAILROAD COMPANY.

The road is completed and in full operation, and extends ninety miles from Fort Wayne to Richmond, Ind., and has contracts running ninety-nine years for the interchange of business with the above Companies, and with the Pittsburg, Fort Wayne and Chicago Railroad Company. The earnings are 1.9 and interest. Full particulars on application to

WINSLOW, LANIER & CO., NO. 27 PINE-ST.

CENTRAL RAILROAD COMPANY OF NEW-JERSEY.

CONVERTIBLE BONDS, DUE 1902.

Until further notice the Coupons maturing on hand can be obtained, at par and interest, by application to SAMUEL KNOX, Treasurer, No. 110 Liberty-st. The Bonds are for $1,000 each, bearing date Nov. 1, 1871, and payable in Gold Coin, with interest coupons attached, due May 1 and Nov. 1, free of all State and United states taxes, with the right of conversion at any time between Nov. 1, 1876, and Nov. 1, 1879, at par, into the capital stock of the Company; with a provision that, should the Company hereafter execute a mortgage to secure the payment of any other of its obligations, these Bonds shall be included in such mortgage. The Bonds are issued, and may be secured in the name of the owner, or pass as "Bearer" Bonds, as desired, from time to time.

JOHN TAYLOR JOHNSTON,
ADAM MOSES,
BENJAMIN WILLIAMSON,
JAS. BOORMAN JOHNSTON,
SIDNEY DILLON,
} Finance Committee.

PROPOSALS FOR BONDS.

Holders of bonds of the following Companies, bearing the guarantee of "The Great Western Railway Company, of Canada, are hereby informed that the sums mentioned below have been applied from traffic to the 31st October, 1872, by the said Great Western Railway Company, for the purchase of bonds at no more than par, for which proposals will be received by the undersigned, at his office, at Hamilton, Ontario, Canada, until the 15th day of January, 1873:

Detroit, Hillsdale and Indiana Railroad Company	$4,010 22
Detroit, Eel River and Illinois Railroad Company	6,352 21

JOSEPH PRICE, Treasurer, &c.

DEC. 1, 1872. Great Western Railroad, of Canada.

JOHN MUNROE & CO., BANKERS, NO. 8 WALL-ST., NEW-YORK, ISSUE CIRCULAR LETTERS OF CREDIT ON MUNROE & CO., PARIS, AND ON THE CONSOLIDATED BANK, LONDON.

OFFICE OF THE NORTHERN PACIFIC RAILWAY COMPANY, 40 BROADWAY, NEW-YORK, Dec. 3, 1872.

THE BOOKS FOR THE TRANSFER of registered bonds will be closed on SATURDAY, Dec. 14, to prepare for the payment by check of the semi-annual interest due Jan. 1, 1873.

The payment will be made, as heretofore, by mailing to the address of each bondholder of record at the closing of the books, a coin check for the amount of interest due.

All bondholders who have changed their address since July 1, 1872, are requested to send their present address to this office immediately.

The books will be reopened on THURSDAY, Jan. 2, 1873. A. H. BARNEY, Treasurer.

CONTROLLER'S OFFICE, BROOKLYN, Dec. 10, 1872.

SEALED PROPOSALS WILL BE RECEIVED at this office until 12 M. on FRIDAY, the 20th inst., for the purchase of the following Seventy per Cent. Loans of the City of Brooklyn, viz.:

1. $510,000 Deficiency Bonds of 1872, due November, 1876.
2. $80,000 Sixth Seventh-street Bonds, due in twenty instalments of $4,000 from 1873 to 1892.
3. $40,000 Central-avenue Sewer Bonds, due in 1882.

Proposals to be indorsed "Proposals for Bonds," and state price offered in addition to accrued interest.

No proposals at less than par will be entertained.

F. A. SCHROEDER, Controller.

CLEVELAND AND PITTSBURGH RAILROAD COMPANY, OFFICE OF SECRETARY AND TREASURER, CLEVELAND, Nov. 25, 1872.

THE ANNUAL MEETING OF THE stockholders of the Cleveland and Pittsburgh Railroad for the election of directors, and for the transaction of such other business as may come before them, will be held at the office of the Company, in Cleveland, Ohio, on the 15th day of January, 1873, at 10 o'clock A. M. on WEDNESDAY, Jan. 1, 1873.

The transfer-books will be closed Dec. 2 proximo, and reopened Jan. 2, 1873.

C. A. INGERSOLL, Secretary.

THE ANNUAL MEETING OF THE STOCKHOLDERS OF THE NEW-YORK PEARL-STREET COMPANY for the election of Directors for the ensuing year will be held at their office, No. 26 Brodway, Dec. 12, 1872.

The polls will be open from 12 until 1 P. M. The transfer-books will be closed from the 3d to the 13th inst., inclusive.

CHARLES W. DARLING, Secretary.

OFFICE OF THE WORLD MUTUAL LIFE INSURANCE COMPANY, 80 BROADWAY, NEW-YORK, Dec. 7, 1872.

THE ANNUAL ELECTION OF DIRECTORS of this Company will be held at the office of the Company on WEDNESDAY, Dec. 18, 1872, from 12 to 1 o'clock P. M. W. F. BUCKLIN, Secretary.

THE BANK OF NEW-YORK, NATIONAL BANKING ASSOCIATION, NEW-YORK, Dec. 9, 1872.

THE ANNUAL ELECTION FOR DIRECTORS of this bank will be held at the banking-room on TUESDAY, Jan. 14, 1873. Polls open from 12 to 1 o'clock P. M. W. B. MEAKER, Cashier.

METALS.

THOMAS J. POPE & BRO.

METALS,

No. 302 PEARL-STREET,

Near Beekman-st. NEW-YORK.

SITUATIONS WANTED.

FEMALES.

ADVERTISEMENTS ARE RECEIVED FOR THE TIMES UP-TOWN OFFICE, At the "Times" Up-Town Office, No. 145 West 23d-st., junction Broadway and 6th-av. Also, the Times Up-Town Office, No. 308 West 42d-st., corner of 8th-av.

NO EXTRA CHARGE WHATEVER.

AT NO. 731 6TH-AV., Reservoir-Square.

Employers may find servants, both male and female, for City or country. Reference investigated.

AT PELTON & CO.'S, NO. 343 6TH-AV., formerly with Redell, Services of all nations, Protestant and Catholic, competent and well recommended. Also waiters, coachmen.

CHAMBER-MAID AND WAITRESS or Seamstress.—By a neat, city, respectable girl; will assist with the care of children, if required; has best recommendations as to character, capacity, &c.; had no objections to travel. Call at No. 138 West 13th-st., corner 6th-av.

CHAMBER-MAID.—BY A NORTH OF Ireland Protestant girl as chamber-maid and waitress, or nurse and chamber-work, in a private family; City references. Call at No. 201 8th-av., for two days.

COOK—COACHMAN, &c.—BY A MARRIED couple, in the City or country; wife as cook, washer and ironer, or do good plain house-work; man as coachman and groom, or can take care of a gentleman's place; both are willing and obliging; first-class references from last employer. Call or address 425 Pacific, between 5th and 6th-sts., Gowanus.

COOK AND WASHER WITH THE Washing and Ironing.—By a thoroughly competent person; understands good family cooking in every respect; will give first-class City recommendations from former employers. Call at No. 180 West 11th-st., corner 6th-av.

COOK.—BY A COMPETENT WOMAN, AS first-rate cook; understands her business in pastry, boning and larding, and desser

SHIPPING.

CUNARD LINE.

THE BRITISH AND NORTH AMERICAN ROYAL MAIL STEAM-SHIPS BETWEEN NEW-YORK AND LIVERPOOL, CALLING AT COBH HARBOR.

FROM NEW-YORK. FROM LIVERPOOL.
Russia, Wednesday, Dec. 11. Olympus, Wednesday, Jan. 1.
Algeria, Wednesday, Dec. 18. Parisian, Wednesday, Jan. 8.
Cuba, Wednesday, Dec. 25. Malta, Wednesday, Jan. 15.
And every Alternate Wednesday and SATURDAY from New-York.

RATES OF PASSAGE.

Cabin, $80, $100, and $120, gold, according to accommodation.

Tickets to Paris, $15, gold, additional.

Return tickets on favorable terms.

Steerage, $30, currency. Steerage Rates from Liverpool and Queenstown to all parts of Europe at low rates.

Through bills of lading given for Baltic, Glasgow, Havre, Antwerp, and other points in the Continent, and for Mediterranean ports.

For freight and cabin passage apply at the Company's office, No. 4 Bowling-green.

For passage, the Company's Offices, No. 111 Broadway, Trinity Building.

CHAS. G. FRANCKLYN, Agent.

PASSENGERS PER STEAMSHIP JAVA sail for Cork and Liverpool from Pier 44 North River, foot of Grand-st., on Saturday, at 2 P. M., WEDNESDAY, Dec. 11, 1872.

CHARLES G. FRANCKLYN, No. 4 Bowling-green, New-York.

WHITE STAR LINE,

FOR QUEENSTOWN AND LIVERPOOL.

CARRYING THE

UNITED STATES MAIL.

NEW AND FULL-POWERED STEAM-SHIPS, sailing from New-York on SATURDAYS, from Liverpool on THURSDAYS, calling at Cork Harbor each way.

CELTIC.....SATURDAY, Dec. 14, at 3 P. M.
ADRIATIC.....SATURDAY, Dec. 21, at 10 A. M.
OCEANIC.....SATURDAY, Dec. 28, at 3 P. M.
BALTIC.....SATURDAY, Jan. 4, at 10 A. M.
ATLANTIC.....SATURDAY, Jan. 11.

From the White Star Dock, Pavonia Ferry, Jersey City.

Passenger accommodations (for all classes) unrivaled, combining

SAFETY, SPEED AND COMFORT.

Saloon, State-rooms, Smoking-room and Bath-rooms in MIDSHIP section, where least motion is felt.

Passengers and Baggage Free of Charge from Ship's side.

Rates—Saloon, $80, gold; steerage, $30, currency. Those wishing to send for friends from the old country can now obtain steerage prepaid certificates, $30, currency.

Passengers booked to or from all parts of America, to Paris, Hamburg, Norway, Sweden, India, Australia, China, &c.

Children under 21 upward.

For inspection of plans and other information apply at the Company's offices, No. 19 Broadway, New-York.

J. H. SPARKS, Agent.

ANCHOR LINE.

EXPRESS PASSENGER STEAMERS SAIL FROM NEW-YORK EVERY SATURDAY, FROM PIER NO. 20 NORTH RIVER.

Passengers booked to and from all Railway stations in Great Britain, Ireland, Germany, Norway, Sweden, or Denmark and America, safely, speedily, comfortably, and cheaply as by any other route.

From New-York. From Glasgow.
Saturday, Dec. 14....INDIA.....Saturday, Jan. 4.
Saturday, Dec. 21...CALIFORNIA...Saturday, Jan. 11.
Saturday, Dec. 28...ALPS.....Saturday, Jan. 18.
Saturday, Jan. 4....VICTORIA....Saturday, Jan. 25.
Saturday, Jan. 11....EUROPA.....Saturday, Feb. 1.

At noon, from Pier 20, North River, New-York.

Rates of passage from New-York to Londonderry, by Saturday's steamers, $65 and $75; excursion tickets, $120; intermediate, $40; steerage, $30. Certificates at lowest rates can be bought here by those wishing to send for their friends.

Apply at the Company's offices to

HENDERSON BROTHERS, No. 7 Bowling-green.

NEW-YORK TO CARDIFF.

The South Wales Atlantic Steam-ship Company's New Steel-deck Full-powered Clyde-built Steam-ships

GLAMORGAN.....2,500 tons
PEMBROKE.....2,500 tons
CARMARTHEN.....1,600 tons

The next steamer of this line

GLAMORGAN, Capt. Layborne,

will sail from Pennsylvania Railroad Wharf, Jersey City, on WEDNESDAY, Dec. 18.

Cargo will be received at Jersey City, rates from all parts of the United States and Canada to ports in the Bristol Channel and all other points in England.

These steam-ships, built expressly for the trade, are provided with all the latest improvements for the comfort and convenience of

CABIN AND STEERAGE PASSENGERS.

First Cabin.....$75 and $85 currency
Second Cabin.....$50 " "
Steerage.....$30 " "
Prepaid steerage certificates from Cardiff.....$26
Drafts for $1 and upward.

For further particulars apply in Cardiff at the Company's offices, No. 1 Dock Chambers—and in New-York, to

ARCHIBALD BAXTER & CO., Agents, No. 17 Broadway.

GREAT WESTERN STEAM-SHIP LINE.

NEW-YORK TO BRISTOL, (Eng.)—DIRECT.

Taking goods and passengers for London, Cardiff, Newport, Gloucester, and all ports in Bristol Channel.

THE STEAMERS OF THIS LINE WILL SAIL FROM THE ATLANTIC DOCK, BROOKLYN, AS FOLLOWS:

GREAT WESTERN, Captain.....Thursday, Dec. 12
ARAGON, Wastell.....Saturday, Dec. 28

Cabin passage.....$70 currency.
Steerage.....$30 currency.

Parties wishing to send for their friends can obtain prepaid certificates. Drafts for $1 and upward.

For freight or passage, apply to E. M. MORGAN'S SONS, No. 70 Broad-st., New-York.

INMAN LINE FOR QUEENSTOWN AND LIVERPOOL.

Royal Mail Steamships are appointed to sail as follows:

CITY OF MONTREAL....Thursday, Dec. 12, 2 P. M.
CITY OF BRUSSELS....Saturday, Dec. 14, 8 P. M.
CITY OF ANTWERP....Saturday, Dec. 21, 10 A. M.
CITY OF LIMERICK....Thursday, Dec. 26, 2 P. M.
CITY OF PARIS.....Saturday, Dec. 28, 3 P. M.

and each succeeding SATURDAY and THURSDAY, from Pier 45, North River.

RATES OF PASSAGE.

Payable in Gold.		Payable in Currency.	
First cabin	$100	Steerage	$30
To London	110	To London	35
To Paris	140	To Paris	45

Passengers also forwarded to Havre, Hamburg, Sweden, Norway and Denmark, at reduced rates.

Tickets can be bought here by persons wishing to send for their friends.

Drafts issued at lowest rates.

For further information, apply at the Company's office, No. 15 Broadway, New-York.

JOHN G. DALE, Agent.

ONLY DIRECT LINE TO FRANCE.

THE GENERAL TRANSATLANTIC COMPANY'S MAIL STEAM-SHIPS BETWEEN NEW-YORK AND HAVRE, CALLING AT BREST.

The splendid vessels on this favorite route for the Continent will sail from Pier No. 50 North River as follows:

WASHINGTON.....Saturday, Dec. 14
ST. LAURENT.....Saturday, Dec. 28

PRICE OF PASSAGE IN GOLD (including wine)

	TO BREST OR HAVRE.
First cabin	$80
Second cabin	50

These steamers do not carry steerage passengers.

American travelers can avoid the vexation from the Continent of Europe, by taking the steamers of this line, avoid the long sea voyage, and the discomforts of crossing the Channel besides saving time, trouble and expense.

GEORGE MACKENZIE, Agent, No. 5 Bowling-green.

FOR LIVERPOOL,
VIA QUEENSTOWN,
CARRYING THE UNITED STATES MAILS.

THE LIVERPOOL AND GREAT WESTERN STEAM COMPANY'S OFFICE, Their first-class full-power iron screw steam-ships from PIER NO. 4 NORTH RIVER, EVERY WEDNESDAY, as follows:

IDAHO, Capt. MORGAN.....Dec. 11, at 2½ P.M.
MINNESOTA, Capt. PETERSON.....Dec. 18, at 3½ P.M.
NEVADA, Capt. FOSTER.....Dec. 25, at 4 P.M.
WISCONSIN, Capt. TAYLOR.....Jan. 1, at 4 P.M.
NEVADA, Capt. FORSYTH.....Jan. 8, at ——
WYOMING, Capt. PRICE.....Jan. 15, at ——

Cabin passage, $80, gold.

For freight or cabin passage apply at the Company's office, No. 20 Broadway, 2d floor, adjoining.

WILLIAMS & GUION, Agents, No. 29 Wall-st.

FOR SAVANNAH, GA., THE FLORIDA PORTS, AND THE SOUTH AND SOUTH-WEST.

GREAT SOUTHERN FREIGHT AND PASSENGER LINE.

CENTRAL RAILROAD OF GEORGIA AND ATLANTIC AND GULF RAILROAD.

TUESDAYS, THURSDAYS AND SATURDAYS.

THE STEAMSHIPS

GENERAL BARNES, Capt. MALLORY, THURSDAY, Dec. 12, from Pier No. 4 North River, at 3 P. M.

WM. R. GARRISON, Agent, No. 5 Bowling-green.

MONTGOMERY, Capt. FAIRCHILD, SATURDAY, Dec. 14, from Pier No. 12 North River, at 3 P. M.

E. LOWDEN, Agent, No. 12 Wall-st.

SAN JACINTO, Capt. HAZARD, SATURDAY, Dec. 14, from Pier No. 4 North River, at 3 P. M.

WM. R. GARRISON, Agent, No. 5 Bowling-green.

VIRGO, Capt. BULKLEY, TUESDAY, Dec. 17, from Pier No. 4 East River, at 3 P. M.

MURRAY, FERRIS & CO., Agents, No. 56 Broad-st.

Insurance by rail and ONE-HALF the usual rate of freight.

Through rates and bills of lading in connection with Central Railroad of Georgia, to all points.

Through rates and bills of lading in connection with the Atlantic and Gulf Railroad.

C. D. OWENS, Agent A. G. & G. R. R., No. 229 Broadway.

GEORGE NORCROSS, Agent C. R. R., No. 408 Broadway.

DRAFTS ON IRELAND.

Westport's Registration and Foreign Exchange Office, No. 29 Ninth-st. Drafts from £1 upward, available in all parts of Great Britain and Ireland, and passage tickets by steam-ships and sailing packets issued at lowest rates by

TAPSCOTT, BROS. & CO., No. 55 Broad-st., New-York.

SHIPPING.

NATIONAL LINE

OF STEAM-SHIPS.

DIRECT TO QUEENSTOWN AND LIVERPOOL.

FORTNIGHTLY TO LONDON DIRECT.

From Pier No. 44, east of Spring-st.

NO EXTRA CHARGE WHATEVER.

TO QUEENSTOWN AND LIVERPOOL.

ITALY, THOMPSON.....Thursday, Dec. 12, at 3 P. M.
SPAIN, GRACE.....Wednesday, Dec. 18, at 7½ A. M.
CANADA, Wharton.....Wednesday, Dec. 25, at 3 P. M.
GREECE, Tapscott.....Wednesday, Jan. 1, at 7½ A. M.

TO LONDON DIRECT.

THE QUEEN, Anderson.....Saturday, Dec. 14, at 3 P. M.
ERIN, Lawson.....Saturday, Dec. 21, at 3 P. M.

These steam-ships are

THE LARGEST IN THE TRADE.

Cabin passage.....$75 and $80, currency
Steerage.....$30, currency
Excursion tickets from Liverpool, Queenstown, Londonderry, Glasgow, Paris, Brest, to New-York.....$140, currency

CHEAPER THAN BY ANY OTHER LINE.

For further information apply at the Company's office, No. 69 Broadway.

F. W. J. HURST, Agent.

THE GREAT SOUTHERN

FREIGHT AND PASSENGER LINE

FOR CHARLESTON, S. C., FLORIDA PORTS, AND THE SOUTH AND SOUTH-WEST.

Sailing Days, TUESDAY, THURSDAY, and SATURDAY, from Pier No. 8 North River, at 3 P. M.

The steam-ships

CHARLESTON, Capt. JAS. BERRY, Tuesday, Dec. 24.
SOUTH CAROLINA, Capt. T. J. BARRETT, Thursday, Dec. 26.
CHAMPION, Capt. R. W. LOWDEN, Saturday, Dec. 28.

Superior accommodations for passengers. Through passage tickets and bills of lading issued in connection with the South Carolina Railroad to all points in the South Carolina, and over the North Eastern Railroad to Florence, and all points on the Cheraw and Darlington Railroad, and with steamers to Florida ports. Insurance by this line ONE-HALF PER CENT. Goods forwarded free of commission. Bills of lading furnished and signed at the office. Local Passenger and Freight Office, No. 177 West-st., corner Barclay.

HENRY E. MORGAN & CO., Agents.

For through freight tariff, or further information in reference to shipping, apply to

BENTLEY D. HASELL, General Agent Great Southern Freight Line, No. 317 Broadway.

EXTRA STEAMERS WILL BE DISPATCHED AS SOON AS LOADED.

PACIFIC MAIL STEAM-SHIP COMPANY'S LINE TO

CALIFORNIA, JAPAN AND CHINA,

VIA PANAMA.

CARRYING MAILS, PASSENGERS, AND FREIGHT TO

ASPINWALL, PANAMA, SANTA MARTHA, GREYTOWN, AND NICARAGUA, COAST OF MEXICO, CENTRAL AMERICA, PERU, AND CHILI.

Steamers leave 10th, 20th, and 30th of each month, except when these dates fall on Sunday, then the day previous.

Dec. 11.—Steamer HENRY CHAUNCEY, Capt. A. G. GRAY, will leave Pier No. 42 North River at 12 o'clock noon, for Aspinwall, connecting at Panama with steamer CONSTITUTION, Capt. CAYZER, touching at Acapulco, Manzanilla and Mazatlan, San Diego, and San Pedro, also connecting at Aspinwall with Central American Pacific ports. Departures of 10th and 20th each month connect with the Company's steamer, touching at San Benito, Guaymas, Santa Cruz, and Muleje. Freight for all way ports received until 4 P. M. of Dec. 9.

An extra steamer will leave San Francisco Dec. 18, 1872, for Japan and China. For rates of passage, freight, and all further information apply at Company's office on the pier, foot of Canal-st.

F. R. BABY, Agent.

SPECIAL NOTICE.—Postponement of sailing: steamer HENRY CHAUNCEY will sail noon, WEDNESDAY, Dec. 18.

F. R. BABY, Agent.

FOR ST. THOMAS AND BRAZIL.

UNITED STATES AND BRAZIL STEAM-SHIP COMPANY.

REGULAR MAIL STEAMERS sail on the 2d of every month.

ONTARIO, Capt. SLOCUM.....Dec. 23
MERIDA, Capt. West.....Jan. 22, '73
ERIE, Capt. THELEPAUGH.....Feb. 22

The splendid steamers sail on schedule time, and call at St. Thomas, Para, Pernambuco, Bahia and Rio de Janeiro, going and returning. For engagements of freight or passage, apply to

WM. R. GARRISON, Agent, No. 5 Bowling-green, New-York.

UNITED STATES AND ROYAL MAILS.

FOR HAVANA AND NASSAU, N. P.

Atlantic Mail Steamship Company, sailing every fortnight, on THURSDAY, at 3 o'clock P. M. precisely, from Pier No. 4 North River.

CRESCENT CITY, Capt. T. S. CURTIS.....Dec. 12
MORRO CASTLE, Capt. T. H. MORTON.....Dec. 26
CRESCENT CITY, Capt. T. S. CURTIS.....Jan. 9

For freight or passage apply to

A. W. DIMOCK, President, No. 5 Bowling-green.

DIRECT LINE TO HAVANA.

HAVANA, PROGRESO AND VERA CRUZ.

New-York and Mexican Mail Steam-ship Line. (Quinan, Trumy & Co.'s Line), sails from foot of Fulton-st. EVERY SATURDAY, at 3 P. M., direct to Havana.

CITY OF HAVANA (Havana only).....Sat., Dec. 14
CITY OF MERIDA, Zimmerman.....Tues., Dec. 17
CLEOPATRA, Philips (Havana only).....Sat., Dec. 21
CITY OF MEXICO, Sherwood.....Sat., Dec. 28

For freight or passage apply to

F. ALEXANDER & SONS, No. 23 Broadway.

STEAMBOATS.

NARRAGANSETT STEAM-SHIP COMPANY.

FALL RIVER LINE

FOR BOSTON, and all points East, the NEWPORT and FALL RIVER.

Daily, (Sundays excepted), at 4 P. M.

From Pier No. 28 North River, foot Murray-st.

The world-renowned steamers

BRISTOL and PROVIDENCE.

Capt. A. G. SIMSON, Capt. B. M. SIMSON.

For tickets and state-rooms, apply at No. 211 Broadway, No. 529 Broadway, corner Spring; Stonington Depot, Jersey City; Dodd's Express offices, No. 944 Broadway; and No. 10 Court-st., Brooklyn, or at the office on the pier.

A. E. BACON, Superintendent.

H. H. MINDIE, General Freight Agent.

PEOPLE'S LINE FOR ALBANY.—The large and commodious steamer DE WITT CLINTON, in the place of the ST. JOHN, DREW and DERBY RICHMOND. One of the above steamers will leave Pier No. 41 North River, every afternoon (Sunday excepted), at 4 o'clock, arriving at Albany in time for the morning trains for Saratoga, North and East. Returning, leave the steam-boat landing at Albany at 7 o'clock P. M., or on the arrival of connecting trains from the North and East.

Through tickets can be obtained at the office on the wharf, and at Dodd's Express, No. 944 Broadway, and No. 10 Court-st., Brooklyn, and baggage checked to its destination. Freight received until the hour of departure.

FOR BRIDGEPORT AND ALL POINTS on Housatonic and Naugatuck Railroad.—Fare, $1. Steamers leave Catherine-slip at 12 noon, and 12 night.

FOR NEW-HAVEN, HARTFORD, AND THE NORTH.—Steamers leave Peck-slip for New-Haven at 3:30 and 11 P. M., connecting with road.

BANKRUPT NOTICES.

THIS IS TO GIVE NOTICE—THAT ON the 2d day of December, A. D. 1872, a warrant in bankruptcy issued against the estate of HARCUS D. RAVIN, of New-York, in the County of New-York, and State of New-York, who has been adjudged a bankrupt on his own petition; that the payment of any debts and delivery of any property belonging to such bankrupt, to him, or for his use, and the transfer of any property by him are forbidden by law; that a meeting of the creditors of the said bankrupt, to prove their debts, and to choose one or more assignees of his estate, will be held at a Court of Bankruptcy, to be holden at No. 152 Broadway, in the City of New-York, before Edward Wilder Allen, Esq., one of the Registers in Bankruptcy of said Court, on the 6th day of December, A. D. 1872, at 12 o'clock M. GEORGE H. SHARPE, United States Marshal, as Messenger, Southern District of New-York.

DISTRICT COURT OF THE UNITED States for the Southern District of New-York.—In the matter of THOMAS OXNARD, bankrupt, in bankruptcy.—A warrant in bankruptcy has been issued against said Oxnard, the bankrupt, on the petition of his creditors, of the City of New-York, and the delivery of any property belonging to said bankrupt to him or his use, and the transfer of any property by him are forbidden by law; that a meeting of the creditors of said bankrupt, to prove their debts and choose one or more assignees of his estate, will be held at a Court of Bankruptcy, to be holden at No. 152 Broadway, in the City of New-York, in said district, on the 27th day of December, A. D. 1872, at 1 o'clock P. M., at the office of Edward A. Williams, Esq., one of the Registers in Bankruptcy of said Court.

GEORGE H. SHARPE, United States Marshal, as Messenger.

IN THE DISTRICT COURT OF THE United States for the District of New-Jersey.—In the matter of JACOB E. SUTPHIN and BENJAMIN W. TUCKER, bankrupts.—In Bankruptcy.—To whom it may concern: Notice is hereby given that there is a third general meeting of the creditors of the above-named bankrupts will be held at Newark, in said district, on the 30th day of December, A. D. 1872, at 10 o'clock A. M., at the office of Stephen Dickinson, one of the Registers in Bankruptcy in said district, (No. 651 Broad-street,) for the purposes mentioned in the twenty-second section of the Bankrupt act of March 2, 1867.

R. N. MILLER, Assignee.

PERSONAL.

NOTICE.—WILLIAM BARMORE, WHO worked on a farm near Mr. Winfield MAGE, Erie County, Penn., and of late in the employ of the Philadelphia and Erie Railroad Company, was accidentally killed Nov. 22, 1872. His relatives or friends can have information as to the disposition of his body, or effects, by applying to J. W. REYNOLDS, Superintendent Western Division, Philadelphia and Erie Railroad, Erie, Penn.

IF FINLEY McINNESS WILL RETURN he will be forgiven. Nothing known by anybody. Write to the Albany. Fear nothing. He is implored to return for his own and sister's sake.

HORSES AND CARRIAGES.

ADVERTISEMENTS ARE RECEIVED FOR THE TIMES UP-TOWN OFFICE, No. 844 West 2d-st., junction of Broadway and 8th-av.; and also at 206 East Westchester-place.

NO EXTRA CHARGE WHATEVER.

FRENCH CARRIAGE FOR SALE.—A coupe, 2 Gray, built by Binder, or Paris; built on eight springs; has little used; perfectly new; for sale at less than half the cost of importation, at private sale, No. 4 East 34th-st., between Fifth-av. and Broadway.

HORSE-BLANKETS, HARNESS, SADDLES, and all kinds of saddlery goods extensively manufactured; a full line of blankets for street and stable; plush and other carriage robes of every quality. G. J. SMITH, 3 & 605 Pearl-st.

COUPES, COUPE HACKAWAYS, SIX-seated Hackaways, Pleasure, light rockaways, and every other style family carriages; reduced prices; second-hand 2 seat top dog carts, pony phaetons, pony harness, 1 second-hand coupe. UNION MANUFACTURERS' UNION, No. 626 Broadway.

SLEIGHS, SLEIGH-BELLS, EVERY description, new and second-hand; several left from last year, slightly soiled, for sale cheap; all styles carriages. MANUFACTURERS' UNION REPOSITORY, No. 626 Broadway.

HORSE-BLANKETS, FOR CARRIAGE and stable use, lap-robes, whips, &c., the best goods at the lowest price, by 100 or 1,000. MAGNUS BLANKETS, No. 204 Fulton-st., near William.

COUPE FOR SALE—BEST CITY MAKE, and in good order. Address Box No. 2,874 Post-office.

AUCTION SALES.

STATE OF VERMONT—BENNINGTON County.—THE UNION TRUST COMPANY of New-York, owners, vs. THE HARLEM EXTENSION RAILROAD COMPANY, defendants.—In Equity.—December Term, 1872.—Whereas, a decree was made in this cause at said term by the Court of Chancery of the State of Vermont in favor of the complainants, for the foreclosure of a certain mortgage executed by said Harlem Extension Railroad Company to the orators as trustees and bondholders, and upon said decree, it is ordered, unless the sum of one million, three hundred, fifty-seven thousand five hundred dollars, adjudged to be due under said mortgage, the costs and expenses of sale, and the costs of the complainants, be paid on the 20th day of January, 1873, the railroad premises, property, and franchises, covered by said mortgage, to be the same are within or derived from the State of Vermont, be sold by me, as Special Master of said Court, at public auction, to the highest bidder, for cash, to satisfy said decree, and conveyance made thereof to the purchaser accordingly.

I hereby give notice that I shall, in pursuance of said decree, and in conformity with its directions, sell at public auction, to the highest bidder, for cash, on the 20th day of January, 1873, at o'clock in the afternoon, at the Court-house in Bennington, in the County of Bennington and State of Vermont, unless the amount of said decree shall be previously paid by said defendants, all that certain railroad, with its privileges, appurtenances, franchises, and property, formerly known as the Vermont and New-York Railroad, and now the property of the Harlem Extension Railroad Company, extending from the State line between the States of New-York and Vermont at Rockwell, in the County of Rensselaer and State of New-York, to the village of Bennington, in the County of Bennington, a distance of five miles, more or less, connecting the railroad formerly known as the Lebanon Springs Railroad, in the State of New-York, the Bennington and Rutland Railroad, in the State of Vermont, and forming with those roads as consolidated the Harlem Extension Railroad, to be used and operated, together with all the franchises for forming, maintaining, and operating the said Vermont and New-York Railroad derived under the laws of the State of Vermont, and the Lebanon Springs and Harlem Extension Railroad Companies, or now held or enjoyed by either of them.—Dated at Bennington, this 16th day of December, 1872.

DANIEL McGOWEN, Special Master in Chancery.

GEO. A. LEAVITT & CO., Auctioneers.

PRIVATE LIBRARY AUCTION.—Chickering Hall: Sales Commence WEDNESDAY and THURSDAY EVENINGS, Dec. 11 and 12, at 7½ o'clock. Sale of an exceedingly interesting and valuable LIBRARY, MINERALS, ENGRAVINGS, FRENCH, GERMAN, and AMERICAN BOOKS, mostly in elegant bindings—comprising choice editions of WORKS on the TIME AERO HISTORY, BIOGRAPHY, POETRY, TRAVELS, FINE ILLUSTRATED WORKS, &c., &c. Catalogues ready. Books on exhibition.

A. MEWIN, Auctioneer.

BY SANDS, MERWIN & CO., NO. 370 Broadway, corner Chery, auction sale of BOOKS and MAPS, commencing at 10 A. M. and 2 P. M. every session, on THURSDAY and FRIDAY, at 4 P. M., a miscellaneous collection of Book, good editions and well bound; also, scarce works and pamphlets.

EDWARD A. BROWN, Auctioneer.

BY REWIN & SCOGGIN—THIS DAY, Wednesday, Dec. 11, at 11 o'clock, within their store, 160 casks Valencia Oranges; 670 boxes Malaga Lemons, landing; 400 packages Almeria Grapes.

SURROGATE NOTICES.

IN PURSUANCE OF AN ORDER OF Robert C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against GEORGE HARDEN, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscribers, at their residence, in said City, and that I will be ready to pay the debts of said deceased, at the office of Robert H. Cortelyou, Esq., No. 8 Wall-street, in the City of New-York, on or before the 20th day of March next.—Dated New-York, the 10th day of September, 1872.

ELIZABETH HARDEN, Administratrix.
AMOS H. THOMBRIDGE, Administrator.
s18-1awsiW

IN PURSUANCE OF AN ORDER OF Robert C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against JAMES CORBELLY, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscribers, at their residence, in said City, and that I will be ready to pay the debts of said deceased, at the office of Robert H. Cortelyou, Esq., No. 8 Wall-street, in the City of New-York, on or before the 20th day of March next.—Dated New-York, the 10th day of September, 1872.

ELIZABETH CORBELLY, Administratrix.
AMOS H. THOMBRIDGE, Administrator.
s18-1awsiW

IN PURSUANCE OF AN ORDER OF Robert C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against WILLIAM HERRICK, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscriber, at the office, No. 187 Broadway, in the City of New-York, on or before the 18th day of June, 1873.

WILLIAM A. WEAVER, Administrator.
j419-1awsiw

IN PURSUANCE OF AN ORDER OF Robert C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against THOMAS OXNARD, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscribers, at their residence, in said City, and that I will be ready to pay the debts of said deceased, at the office of Robert H. Cortelyou, Esq., No. 8 Wall-street, in the City of New-York, on or before the 1st day of April next.—Dated New-York, the 24th day of September, 1872.

MARIA H. THOMAS.
s23-1awsiW

PROPOSALS.

BOARD OF ENGINEERS OF THE 9TH-AV. IMPROVEMENT, OFFICE, GRAND CENTRAL DEPOT, NEW-YORK, Nov. 30, 1872.

NOTICE TO CONTRACTORS.

Sealed proposals for work on the 9th-av. improvement between 49th and 75th sts., will be received by the undersigned at this office until 3 o'clock of Dec. 14, 1872. Plans, specifications, and blank proposals will be ready on and after the 5th inst.

ALLAN CAMPBELL,
A. W. CRAVEN,
EDWARD H. TRACY,
J. J. BOCKHOUT,
Board of Engineers 4th-av. Improvement.

PROPOSALS FOR SHEAR GUNS.

OFFICE A. C. S., DAVID'S ISLAND, New-York Harbor, Dec. 9, 1872.

Sealed proposals, in duplicate, will be received at this office until 12 M., Jan. 6, 1873, for furnishing the "Swan Head" required by the Ordnance Department at this post during six months, commencing Jan. 1, 1873. Information as to conditions, quality of lead, payments, &c., can be obtained by application to this office. A copy of this advertisement to be attached to each proposal.

CHAS. SELLMER, Second Lieutenant Third Artillery, A. C. S.

BOARDING AND LODGING.

MADISON-AVENUE HOTEL, CORN. 57TH-ST. AND MADISON-AV., OPPOSITE NEW-HAVEN DEPOT.

A first-class restaurant, with reasonable prices. ELEGANT AND NEWLY-FURNISHED ROOMS, en suite or single, for families or gentlemen. LIBERAL TERMS TO PERMANENT PARTIES.

LELAND'S STUYVESANT HOUSE, BROADWAY, 24th and 25th sts., New-York. Apartments, Plain and with Elevators. Centrally located, near the depots and theatres. LEWIS & GEO. C. LELAND, Proprietors.

ADVERTISEMENTS ARE RECEIVED FOR THE NEW-YORK TIMES AT the Uptown Office, No. 844 West 2d-st., junction of Broadway and 8th-av. And the "Times" West-Side Office, No. 256 West 23d-st., corner of 8th-av. NO EXTRA CHARGE WHATEVER.

A PRIVATE FAMILY, RENTING their own house, on Murray Hill, having no boarders, will rent large second-story front room, with first-class board, or will let entire second floor, with private table, to a party wishing select accommodations, and willing to pay for same. Address Box No. 5,166 Post-office.

ST. GERMAIN HOTEL, TRAY, 23-25-27-29-31-WAY.—Table d'Hôte, $1 50 per day. Some elegant rooms and suites for families and single gentlemen during winter; newly furnished; first-class in all respects.

WM. G. TOMPKINS, Proprietor.

A PRIVATE FAMILY OCCUPYING an elegant house, No. 18 West 38d-st., will rent with board the second floor and third story back room, handsomely furnished, singly or en suite. References exchanged.

A PARTY OF GENTLEMEN OR A family can board in a private family, with water, simple breakfast, &c., with or without private table, at No. 207 West 46th-st., three doors from Broadway.

PARTIES SEEKING FURNISHED apartments, with board, can obtain "all particulars" as to location, furniture, references, prices, &c., by inquiry at Room 1, Tribune Building, opposite WILLIAM J. COLES, No. 1,337 Broadway.

TO A PARTY OF GENTLEMEN OR A family, an elegant parlor floor, water and ample closets, with or without private table, in a French family; first-class references given and required. No. 15 East 17th-st., between 5th-av. and Broadway.

NO. 25 WEST 12TH-ST.—NEAR 5TH-AV.—Will let, with board, large three-story, handsomely furnished, also, other rooms; house and table first-class.

NO. 29 WEST 9TH-ST.—ONE HANDsomely furnished parlor to rent, with board, suitable for gentleman and wife, or two gentlemen; also two small rooms. References exchanged.

FIFTH-AV.—AN ENTIRE ELEGANT PARlor floor, with accompanying bedroom, to a family; now vacant; in the most desirable location, back door rent, $2 per week. Call at No. 216 East 16th-st.

TWENTY-THIRD-ST.—A CORNER room and large single room for gentleman and wife or gentlemen; board and house first class. Nos. 30 and 32.

TO LET—WITH BOARD, A SMALL THIRD story room, southern exposure; suitable for a gentleman; references required. No. 32 West 20th-st.

BOARDING-HOUSE FOR BUSINESS men, No. 156 Bleecker-st., opposite Depot-house; transient and day boarders taken.

NO. 4 EAST 16TH-ST., ONE DOOR FROM 5TH-AV.—Suites of rooms to let, second and third floors, with private table only.

NO. 38 EAST 35TH-ST.—A LARGE HALL room to rent to a refined gentleman, with board; references.

WINTER RESORTS.

THE ST. JAMES HOTEL, (Fronting St. James Park,) Jacksonville, Fla. Open from November to May. Address

W. H. OBYE.

RAILROADS.

NEW-YORK, NEW-HAVEN, AND HARTFORD RAILROAD.

NEW-YORK AND NEW-HAVEN DIVISION. WINTER ARRANGEMENT, COMMENCING NOV. 21, 1872.

Passenger Station in New-York, Grand Central Depot, Fourth-av. and 42d-st.

TRAINS LEAVE NEW-YORK.

For New-Haven, 7:05, 8:00 (Ex.), 11:00 A. M., 12:20 (Ex.), 3:00 (Ex.), 3:05, 4:30, 5:20, 5:35 (Ex.), and 8:10 (Ex.) P. M.

For Bridgeport, 7:05, 8:00 (Ex.), 9:00, 11:20 A. M., 12:20 (Ex.), 3:05 (Ex.), 3:05, 4:30, 5:20, 8:00 (Ex.), and 8:10 (Ex.) P. M.

For Milford and Stratford, 7:05, 11:20 A. M.; 3:05, 4:30, and 5:20 P. M.

For Fairfield, Southport, and Westport, 7:05, 9:00, 11:20 A. M.; 3:05, 4:30, 5:20 P. M.

For Saugatuck, 7:05, 9:00 (Ex.), 9:05, 11:20 A. M.; 12:20 (Ex.), 3:05 (Ex.), 3:05, 4:30, 5:20, 8:00 (Ex.) and 8:10 (Ex.) P. M.

For Norwalk, 7:05, 9:00 (Ex.), 9:05, 11:20 A. M.; 3:05, 4:30, 5:20, and 6:30 P. M.

For Stamford, 7:05, 9:00 (Ex.), 9:05, 10:05, 11:20 A. M.; 12:20 (Ex.), 2:35, 3:05 (Ex.), 3:05, 4:30 (Ex.), 4:35, 5:20, 6:05, 8:00 (Ex.), and 8:10 (Ex.) P. M., stopping at New-Rochelle and Port Chester, and 8:10 (Ex.) P. M., stopping at Mount Vernon, Mamaroneck, and Rye.

For Greenwich and intermediate stations, 7:05, 9:05, 10:05, 11:20 A. M.; 2:35, 3:05, 4:05, 4:30, 5:05, 6:05, 6:35, 7:25 P. M.

Sunday mail-train leaves Grand Central Depot, 42d-st., New-York, at 7:00 P. M., for Boston, via Springfield, stopping at New-Rochelle, Port Chester, Stamford, South Norwalk, and Bridgeport, and at 8:10 P. M., for Boston via Shore Line, stopping at Mount Vernon, Mamaroneck, and Rye.

CONNECTING TRAINS.

For Boston, via Springfield, 8:00 A. M.; 3:05 and 8:00 P. M.

For Boston, via Shore Line, 12:20, 8:10 P. M.

For Hartford and Springfield, 8:00 A. M.; 12:20, 3:05, and 8:00 P. M.

For Newport, R. I., 8:00 A. M.

For Connecticut River Railroad, 8:00 A. M.; 12:20 P. M. to Greenfield; 3:05 P. M. to Montreal and White Mountains.

For Hartford, Providence, and Fishkill Railroad, 8:00 A. M.; 3:05 P. M.

For Shore Line Railway, at 8:00 A. M. to Norwich and Providence, 12:20, 3:05 to New-London and Norwich, and 8:10 P. M. Boston Ex.

For Connecticut Valley Railroad, 8:00 A. M. and 3:05 P. M.

For New-Haven and Northampton Railroad, 8:00 A. M.; 3:05 P. M. to Northampton and Williamsburg.

For Housatonic Railroad, 8:00 A. M. and 3:05 P. M. (air-line,) 8:00 A. M. and 3:05 P. M.

For Housatonic Railroad, 8:00 A. M. and 3:05 P. M.

For Naugatuck Railroad, 8:00 A. M., 3:05 P. M., and 4:35 P. M. to Waterbury.

For Danbury and Norwalk Railroad, 7:05, 8:00, and 9:00 A. M.; 12:20 and 4:35 P. M.

For Bangor, Via Iver Railroad, via Danbury and Norwalk, 8:00 A. M. and 4:35 P. M.

For New-Canaan Railroad, 8:00 A. M.; 12:20, 4:35, and 6:30 P. M.

Continuous Sleeping-cars attached to 8:00 and 8:10 P. M. trains, and also to Sunday Mail trains on either line. Drawing-room cars attached to the 8:00 A. M., 12:20, and 3:05 P. M. trains.

Parlor cars reserved tickets to any point reached over this road at the Grand Central Depot, corner 42d-st. and 4th-av.; also at the offices of the New-York Transfer Co., (Dodds' Express,) No. 944 Broadway, and No. 10 Court-st., Brooklyn; and by leaving online his notice can have their baggage called for and checked from residence to destination.

JOHN T. MOODY, Sup't N. Y. & N. H. DIV.

NEW-YORK MIDLAND RAILWAY. WINTER ARRANGEMENT, taking effect Dec. 2, 1872.

Trains leave foot Cortlandt and Desbrosses sts. as follows:

For New-Durham and Maywood—7, 9:10, 10:30 A. M.; 1, 4:30, 5:30, 6:20, and 11:30 P. M.

For Hackensack, Delaware, Hawthorne, Midland Park, and Wortendyke—7, 9:10, 10:30 A. M.; 1, 4:30, 5:30, 6:20, 6:20 P. M.

For Ridgefield Park, Bogota, R

SHOCKING MURDER.

A Fashionable Courtesan Killed by an Unknown Man.

No Clue to the Murderer or the Motive for the Deed—Intense Excitement in a Noted Uptown Brothel.

A very remarkable and mysterious murder was perpetrated last evening in the fashionable house of ill-fame, at No. 10 Nelson-place, Mercer-street, of which Emma Cozzens, a notorious woman, is the proprietress. The victim is Martha Smith, a young courtesan, known in the house as Maude Merrill, and the assassin is a man who passed as her uncle, but who had been visiting her at intervals for seven or eight months past, and who is supposed to have been either her "lover" or her husband. The murderer made his escape, and, as he is still at large, nothing definite about him, or the motive for the murder could be ascertained last night.

At about 4 o'clock P. M., yesterday, the murderer called at the house. His summons was answered by Mary Ann Allison, the housekeeper. He inquired for Maude Merrill, and as he had visited the house before and was known to the housekeeper as the uncle of the girl, Mrs. Allison allowed him to walk up to her room, which was located on the third floor of the house. The man remained in the room about half an hour, at the end of which time Mrs. Allison, while passing through the lower hallway, heard strange and peculiar sounds as though some person was striking or kicking against the wall of the house. She stopped for a moment to listen to a repetition of the sounds, and then started to go upstairs to ascertain whence the unusual noise proceeded. She had ascended to the landing at the head of the first flight of stairs leading to the upper part of the house, when she was met by the unknown man coming down-stairs, with both hands in his pockets. He appeared cool and unconcerned, and Mrs. Allison asked him what was the matter! With the utmost nonchalance, he replied, "I have just killed my niece, and I am going to give myself up." This startling reply so horrified Mrs. Allison that she stared vacantly at the murderer and allowed him to walk leisurely down the stairs and out of the house without attempting to detain him or even giving an alarm. Mrs. Allison, after the man had disappeared, regained possession of her senses and rushed upstairs to the room occupied by the girl Merrill. The door was unlocked, but the woman experienced considerable difficulty in pushing it open, and there was evidently some heavy body lying against it. When she entered, a horrible scene was presented. The occupant of the room, whom she had seen less than an hour previous in full possession of life and health, was lying dead on her face on the floor of the room, with her head against the door. The clothing which she wore was stained with blood, and spots of the same were seen on the carpet. The housekeeper's screams attracted the other inmates of the house to the scene of the murder, and the room was soon filled with horror-stricken courtesans. A messenger was at once dispatched to the Police Station in Mercer-street, and Capt. Byrnes, Sergt. Carpenter, and several officers of the Fifteenth Precinct, were soon in the house. The effects of the murdered girl, and all her letters and papers were taken possession of by the Police and closely scrutinized to find some clue to the identity of the murderer. Mrs. Allison was questioned by the Captain, and the following description of the murderer was obtained: Age about forty, height five feet ten inches, not very stout, broad-shouldered, dark complexion, black hair and drooping mustache, black or very dark eyes, and dressed in a dark sack overcoat of fine materials, and black silk hat. This description was at once telegraphed to every Police Station in the City, with orders for the Police to arrest the murderer if possible.

Coroner Young was notified, and, accompanied by Dr. E. T. T. Marsh, his deputy, proceeded to the house. Dr. Marsh made an external examination of the body of the deceased, and found a pistol-shot wound in the back immediately under the left shoulder, ten inches from the median line. The wound was probed, and from the course of the probe, it is believed that the ball took an inward and downward direction, and evidently passed through the lungs. There was very little external bleeding, and death must have resulted from internal hemorrhage in a very few moments. There were some slight abrasions on the nose and face of the deceased girl, and a scratch on her left breast, evidently received in the struggle with her murderer or in the fall. By direction of the Coroner, the body of the girl was removed to the Station-house on a stretcher, and thence to an undertaker's shop, at the corner of Bedford and Carmine streets, where the post-mortem examination will be made today.

From an examination of the room, it is evident that a desperate struggle had taken place between the murderer and his victim, and during the struggle three shots had been fired. In the wall near the door of the room are the marks of two pistol shots, where the bullets, having missed their mark, imbedded themselves. It is supposed that when the murderer drew his pistol the girl fled toward the door, and the assassin fired three shots at her as she fled from his violence, the first two shots imbedding themselves in the wall, while the third took effect in her back when she had almost reached the door, and she fell and died.

Very little is known of the deceased girl's previous history. She was a native of Ireland, about twenty years of age. She was very beautiful, having light complexion and dark hair and eyes. She was short in stature, but well-developed and inclined to *embonpoint*. She had evidently been engaged in making her toilet when disturbed by the visit of her murderer, as her hair was handsomely fixed, and she was attired in a white wrapper, with a loose blue jacket trimmed and braided with gold cord. She had been a courtesan for about two years. She lived for eight months at a house in West Twenty-sixth-street, but became sick while there and went to Bellevue Hospital. After her discharge, she applied to Miss Cozzens, and was admitted to her house. The man who killed her was not the first of visitors she had while in Twenty-sixth-street, and was known there as her uncle. On Monday night she attended a *bal masque*, and while there told one of her companions that she felt very bad on account of her uncle having left his wife and gone to California. A sister of Martha was living with this uncle, and this was the reason of her grief. She wept very bitterly, and after the close of the ball, went home with her friend, and slept at her house.

In her room was a copy of a paper dated Nov. 29, in which the following paragraph was marked with lines:

"On the 1st inst., an inquest was held in Cork, upon the body of Charlotte Smith, the wife of Richard Smith, a hair-dresser, of Gillsbey-street, who committed suicide the previous day. The deceased was stated to have been addicted to drink. She opened an artery in her arm with a razor, and bled herself to death. The jury found the stereotyped verdict of 'temporary insanity.' Deceased had been only a week out of prison, where she had been confined for a month for stabbing her husband and attempting to take his life."

The Charlotte and Richard Smith referred to in the above paragraph are supposed to be the parents of the deceased girl.

Who the murderer is, is a problem yet to be solved. Capt. Byrnes professes to have obtained a clue to the identity of this man, but refused to give the reporters any information in regard to the affair. The Police have instituted an active search throughout the City, and it is to be hoped that he will be captured.

Burglaries and Robberies on Monday Night.

The intense cold and the high wind which prevailed on Monday night, tempting the Police on exposed posts to take shelter from the wintry blast, were taken advantage of by burglars to carry on their nefarious business. As a result, three burglaries were, yesterday, reported to Inspector Dilks as the work of the preceding night. The establishment of Jacob Simons, manufacturer of fur caps, at No. 249 Grand-street, was entered by burglars with false keys, on Monday night, and robbed of 50 pounds of seal-skins, twenty dozen of seal-skin caps, and twenty-five Spanish caps, valued in all at $1,195. No trace of the thieves or the property has been obtained.

The area basement of No. 137 Essex-street, occupied as a dwelling by John Reinecke, was entered by thieves, who carried off wearing apparel and jewelry valued at $100.

The boot and shoe store of John Conrad, on the first floor of No. 7 Ann-street, was visited by thieves and $900 worth of goods carried off. The thieves ascended the hallway of No. 5 Ann-street, the front door of which is never locked. From this a door leads into the store of Mr. Conrad. The thieves cut through a panel and thus gained access to the store. The burglars escaped.

On Monday evening, while George J. Agz, a second-hand clothing business at No. 168 West-street, was riding up-town on the rear platform of a Belt Railroad car, a pickpocket relieved him of his gold watch and chain, valued at $125, and a roll of greenbacks amounting to $151. The robbery was committed while in West-street, between Murray and North Moore streets. Mr. Agz furnished the Police with an accurate description of the man he suspects.

Robert Hill, a Washington Market potato-dealer, was found lying fast asleep in the hallway of a house in West Broadway with his pockets turned inside out. At the Police Station, $7,000 in United States five-twenty bonds were found in an inside pocket of his coat. Hill said that he had been robbed of $51 in greenbacks.

A boat's crew of the Harbor Police, while cruising about the wharf, discovered five bags of coffee and seven chests of tea secreted under the wharf at Pier No. 21 East River. The property had been stolen from some vessel lying in the harbor.

The New-York and New-Haven Railroad.

The report of the Directors of the New-York and New-Haven Railroad Company, prepared for presentation to the shareholders at a meeting to be held at New-Haven on Jan. 8, 1873, shows the following facts resulting from the working of the consolidated companies: In August, 1872, the New-York and New-Haven Railroad Company and the Hartford and New-Haven Railroad Company entered into an agreement by which the net earnings of the two roads, after the payment of all expenses, liabilities, and interest, were to be divided between the two corporations in the proportion of thirty-two per cent to the former and forty-three per cent to the latter Company, and that all apportionments of capital stock should be made on the same basis. The capital of the consolidated corporation was $15,000,000.

The total income for the fiscal year is	$4,422,323 99
Total expenses	2,653,323 74
Taxes and interest	230,481 57
Net income	$1,768,508 27

The receipts for the Shore-line Division, worked by the Company under lease, shows a deficit for the year of $25,671 22.

Resignation of Gen. Dix as President of the Erie Railroad.

At a meeting of the Directors of the Erie Railroad, yesterday, Gen. John A. Dix presented his resignation, as follows:

NEW-YORK, Dec. 10, 1872.

To the Directors of the Erie Railway Company:

GENTLEMEN: Having been elected to the office of Governor of the State, and in view of the fact that I may be called on to act upon legislative measures affecting railroad interests, I deem it proper to resign my place as Director of this Company. In tendering my resignation, I take pleasure in bearing testimony to the earnest desire manifested by those with whom I have been associated, in the management of the affairs of the Company, to protect and promote the best interests of the stockholders.

Very truly yours, JOHN A. DIX.

The resignation was accepted, and the following resolution adopted unanimously:

Resolved, That in accepting the resignation of Gen. John A. Dix as a Director of this Company, this Board tenders to him its thanks for the assistance he has rendered to the Company through his wise counsels, and by his valuable personal exertions; and that, in thus severing his connection with the Company, he carries with him to the new and more important field of duty which he is about to assume, the best wishes of his associates for his future personal and official success.

Winter Fairly Set In—The First "Cold Snap."

The first "cold snap" of the season, which set in so unexpectedly after the snow of Monday, continued yesterday with unabated severity. A merciless wind blew steadily from the west all day, raising the dust in whirling, blinding eddies, sending the shivering pedestrians at the crossings, circling round their persons, and chilling them to the very vitals. Travelers in the street-cars found themselves benumbed with the cold, and almost incapable of motion. Such of the poor as were forced out of doors, hurried along with haste. On the ferries few passengers were found to face the gale. Above was a clear blue sky, with occasional clouds fleeting east at a speed which plainly indicated the violence of the gale. The average temperature yesterday was 20°, which compared with 39½°, the average on Monday shows a rapid fall in the thermometer, and a probable continuance of the cold snap. The navigation of the Hudson is closed for the Winter. The steamers which left Albany and Troy on Tuesday night, experienced considerable difficulty in coming through. The ice was continuous, and forming rapidly from Kingston up.

Drunken Police Officers on Duty.

Before the Board of Police Commissioners, yesterday, several cases of drunkenness were heard. Patrolman Joseph Murdock, of the Third Precinct, was charged with being grossly intoxicated and unfit for duty on the 3d inst., while on reserve duty at the Station-house. The officer, after the trial was concluded, resigned.

Patrolman James Nolan, of the Twenty-sixth Precinct, was complained of by Serst Thatcher, for having been intoxicated at midnight on the 4th inst., so as to be unfit for duty. He was dismissed.

Capt. Williams, of the Twenty-first Precinct, made a complaint against Patrolman Peter Curran, charging him with having been intoxicated and unfit for duty while on patrol, on the 4th inst.

Doorman Philip Farley, of the Twenty-first Precinct, was also arranged for having been intoxicated in the Station-house a few nights ago, and unable to attend to his duties. The last two cases were referred.

The Pacific Mail Stock.

Pacific Mail stock fell five per cent upon the report of the loss of the steamer Sacramento and the disabling of the steamer Orizaba. The report of the losses sustained by the Company caused a great rush to sell the stock, but late in the afternoon the price began to advance, and amid much excitement in the Stock Exchange it reached 79¾, nearly the closing price of the previous day. There was an immense business done, the total amount of dealings reaching 150,000 shares between 10 o'clock A. M. and 4 o'clock P. M. The dispatches received by the Company say that the crew and passengers of the Sacramento are all safe and well, and will probably arrive at San Diego today. Thence they will be taken to San Francisco by one of the steamers of the Company. The Orizaba broke her shaft, but will be towed into port by the steamer Senator.

The City of Bristol.

Mr. John G. Dale, of this City, received a telegram from Liverpool, yesterday, stating that on the 4th inst., in longitude 40°, an officer was dispatched from the steamer City of Bristol to Queenstown for assistance. The machinery of the steamer had been deranged by the violence of the storms, and although every effort had been made, the injuries could not be repaired at sea. When the officer left the City of Bristol, all on board were well, and not the slightest apprehension of danger was entertained. As soon as the weather moderates six tugs will be sent out from Queenstown, to cruise around the Old Head of Kinsale, Cape Clear, and off Bantry Bay, to pick up the ship's company of the steamer.

Sentences of Criminals in the Oyer and Terminer.

In the Court of Oyer and Terminer, yesterday, the following persons, entering pleas of guilty, were sentenced to State Prison: John Sullivan, attempt at grand larceny, two years and six months; James Dolan, alias Forbes, larceny from the person, three years; Eliza Flood, attempt at grand larceny, two years and six months.

George Hewan pleaded to an assault with intent to do bodily harm on William D. Porter, and was remanded in order to ascertain as to his sanity.

Jacob Bender, a German, was placed on trial for manslaughter, in having killed Matthew Burke, in a fight, in Forty-second-street, in July last. He was found guilty and sentenced to State Prison for three years and six months.

The Bloomfield Mystery.

Yesterday an inquest was held by Coroner Muns, of Bloomfield, N. J., upon the body of Bernard Reynolds, which was found near the canal lock on Sunday. Reynolds disappeared on Thanksgiving Day, and circumstances connected therewith, as well as the fact that the body was found very much bruised and wounded, gave rise to the supposition that a murder had been committed. After hearing testimony from several witnesses, the jury rendered a verdict of death from drowning in the canal.

The Mutual Bank—The Run Subsided.

The run on the Mutual Bank has subsided. Yesterday the drafts amounted to but $11,000; receipts, $7,000. The bank received numerous offers of assistance from other institutions, as well as from private individuals, of which the directors found they had no occasion to avail themselves. The subjoined is the last quarterly statement of the bank, as sworn to by the officers and directors, and approved at Albany:

Capital, $105,150; profits, $4,003; due banks, $845; due depositors on demand, $134,403; amount due not included in either of the above heads, dividend, $130; total liabilities, $245,257; loans and discounts less due from directors and brokers, $179,010; overdrafts, $1,599; due from banks, $2,265; real estate, $20,000; cash items, checks for exchanges, $10,997; stocks, promissory notes, and United States indebtedness certificates, $5,000; bills of solvent banks and United States demand and legal-tender notes, $26,397; loss and expense account, $1,039; total resources, $245,257.

KENTUCKY.

Official Vote for President—Greeley's Plurality, 11,236.

The following is the official vote of Kentucky for Presidential Electors by counties, as certified by the Examining Board, which met at Frankfort on the 2d inst. O'Conor had 3,974 votes. The vote of the State for President in 1868 was: Grant, 50,706; Seymour, 115,689.

Counties.	Grant.	Grey.	Counties.	Grant.	Grey.
Adair	788	897	Knox	770	447
Allen	518	642	Larue	940	407
Anderson	508	721	Laurel	618	371
Ballard	879	1321	Lawrence	814	493
Barren	1023	1193	Lee	300	276
Bath	797	735	Letcher	816	298
Boone	997	1724	Lewis	833	644
Bourbon	1347	1488	Lincoln	877	1194
Boyd	543	897	Livingston	852	753
Boyle	647	962	Logan	1497	1142
Bracken	869	983	Lyon	446	615
Breathitt	234	523	Madison	1765	1549
Breckinridge	1308	1153	Magoffin	238	313
Bullitt	378	542	Marion	802	882
Butler	679	671	Marshall	548	803
Caldwell	867	728	Martin	107	52
Calloway	738	1132	Mason	1479	1876
Campbell	4470	1821	McCracken	872	1154
Carroll	189	898	McLean	576	612
Carter	671	968	Meade	748	753
Casey	470	676	Menifee	62	377
Christian	3470	1500	Mercer	1079	1192
Clark	965	893	Metcalfe	519	255
Clay	710	420	Monroe	690	236
Clinton	376	198	Montgomery	765	874
Crittenden	650	950	Morgan	781	842
Cumberland	849	338	Muhlenberg	930	454
Daviess	1068	2035	Nelson	802	970
Edmondson	298	325	Nicholas	701	340
Elliott	336	323	Ohio	1171	967
Estill	556	820	Oldham	432	673
Fayette	2108	2230	Owen	808	1543
Fleming	1052	987	Owsley	428	97
Floyd	1	1000	Pendleton	893	1000
Franklin	1058	1238	Perry	350	230
Fulton	87	424	Pike	304	495
Gallatin	328	407	Powell	305	223
Garrard	1021	1250	Pulaski	1513	817
Grant	641	759	Robertson	323	451
Graves	777	1653	Rockcastle	670	678
Grayson	988	836	Rowan	315	148
Green	1	1	Russell	315	458
Greenup	822	890	Scott	1118	1347
Hancock	394	491	Shelby	1135	1408
Hardin	819	1807	Simpson	819	860
Harlan	200	1	Spencer	347	642
Harrison	966	1270	Taylor	450	677
Hart	861	738	Todd	1105	652
Henderson	1308	1642	Trigg	920	972
Henry	727	1328	Trimble	134	657
Hickman	498	777	Union	541	1457
Hopkins	738	917	Warren	1868	1623
Jackson	402	148	Washington	1039	766
Jefferson	6[illegible]	8[illegible]	Wayne	347	628
Jessamine	1065	783	Webster	906	772
Johnson	808	400	Whitley	733	898
Josh Bell	455	147	Wolfe	128	352
Kenton	1858	2989	Woodford	1064	1068
Total				59970	100236

OBITUARY.

Robert Craig, Comedian.

Mr. Robert Craig, an actor, who lately performed in "Le Roi Carotte," at the Grand Opera-house, in this City, died suddenly, on Sunday, in St. Louis. Mr. Craig made his début as the Arch-street Theatre, in Philadelphia. His skill in imitation was most notable among his talents. Mr. Craig handled, too, the pen with considerable cleverness, and he was much esteemed as a painter. He was about thirty years of age, a married man, and the father of two children.

Benevolent Bequests in Baltimore.

From the Baltimore Sun.

The will of Wolf Grinebaum, just admitted to probate in the Orphans' Court of this city, devises $300 to the Jewish congregation Pedekin and Amarkelim "of the Holy Land, located at Amsterdam, in the Netherlands, in trust and confidence, nevertheless, that the said congregation shall send the said $300 in currency to Palestine, for the purpose, that is to say, that the whole of it shall be paid to ten Jewish ministers residing in Palestine, whose duty it shall be to offer daily prayers for the repose of mine and my first wife's (Mena Grinebaum) souls, for the space of one year after said ministers shall have received due notice of my death." The will also devises $900 for the use and benefit of the Jewish Teachers' Seminary, at Wuerzburg, in Bavaria, Germany, in trust to Simon Emanuel Oppenheimer, Esq., and the officiating rabbi of Wuerzburg, in Bavaria. The will also devises to the Jewish congregation "Sheerick Israel," of Baltimore, the holy parchment, containing the Five Books of Moses, belonging to the testator. It also bequeaths $600 to the Jewish Hospital of Baltimore city, to be called the "Grinebaum Fund."

The Pennsylvania Senatorship.

A correspondent writes from Harrisburg, Penn., as follows:

"In the event of Gen. Cameron not being a candidate for Senator, there is little doubt Hon. Russell Errett will be, and he would be backed by almost the entire delegation from Allegheny, and have the unanimous support of the Republican members of Philadelphia against any other man in the West. He has done great things for the party, and is entitled to some fitting reward. Gen. Harry White also has aspirations, and there is no truer or more deserving Republican. Hon. John Allison spoken of also, and he is popular with Republicans in every part of the State. Other names could be suggested in the West, as well as elsewhere in the State, that would be significant of strength in the event of a struggle for the Senatorship. Gen. Cameron will not decline, but if he should, there will be a lively contest that will result in a great surprise as did the election of Senator Scott, and will as completely surprise the one receiving the honor."

Death of a Diver.

From the Norfolk Virginian, Dec. 6.

Yesterday about 1 o'clock a diver by the name of Collins met his death by suffocation while engaged in diving. The circumstances are as follows: Sometime ago one of the steam launches belonging to the Navy-yard lost her propeller, and yesterday Mr. Collins, in company with Mr. West, and one or two others, made arrangements to search for it. For this purpose they started in a boat to the supposed spot, and Mr. Collins, dressed in his diving suit, was lowered. After remaining under the water for some time, it was thought he gave the signal to be raised, but on bringing breaths to the surface it was found, on removing the cap, that he was dead. The deceased was a resident of Portsmouth, and was formerly a member of the Ninety ninth Regiment of New-York Volunteers.

A Very Annoying Mistake by a Conductor.

From the Gold Hill (Nevada) News.

A few nights ago the conductor of an east-bound freight train on the Central Pacific Railroad received instructions at Truckee to "proceed carefully and look out for train No. 5." He was one of the most vigilant of men, and he did keep a sharp look-out. Suddenly he espied a big bright light ahead through the trees, and bringing his train to a stand-still, he seized a flag and lantern and ran ahead, waving them most lustily, till he discovered that he was flagging the rising moon.

Personal.

Col. Robert Lenox Banks, of Albany, is at the Clarendon Hotel.

Hon. J. B. Alley, of Massachusetts; Dr. J. G. Ayres, of the United States Navy, and Paul Tulane, of New-Jersey, are at the Astor House.

D. Zallikofer, of Baltimore, is at the New-York Hotel.

Charles H. F. Collis, of Philadelphia, is at the Hoffman House.

Prof. Benjamin Pierce, of the United States Coast Survey, is at the Brevoort House.

Capt. Digby Murray, of the steam-ship Celtic, is at the Everett House.

Gen. Horace Porter, of Washington; Francis Kernan, of Utica; Oakes Ames, of North Easton, Mass.; George M. Pullman, of Chicago; William A. Scott, of Erie, and Smith M. Weed, of Plattsburg, are at the Fifth-avenue Hotel.

Ex-Gov. J. S. Page, of Vermont; Capt. Samuel Brooks, of the steam-ship City of Brussels; ex-Member of Congress H. M. Drane, of North Carolina; Hon. Charles H. Sherrill, of Washington, D. C., and Rev. Robert Collyer, of Chicago, are at the St. Nicholas Hotel.

The Failure of Messrs. Jacobs Brothers, of Antwerp.

Several of the German bankers in New-York have bills running on Messrs. Jacobs Brothers, of Antwerp, whose failure was announced in the TIMES of yesterday. American creditors, it is thought, will not lose seriously. It was reported by cable yesterday that one of the partners connected with the bank had been arrested. The failure is not regarded on the street as likely to affect bankers here at all seriously.

Destructive Fire in Flushing—Loss $12,000.

Monday night a fire broke out in the rear of James Keefe's blacksmith-shop, on Main-street, Flushing village. The wind at the time was blowing a gale, and the alarm not being promptly seconded, the fire made such progress that the entire block fronting on Main-street was destroyed, from Lowry's Hotel to the Methodist Church. The latter building was saved only by the most strenuous exertions, and by destroying two buildings adjoining. The loss will reach at least $12,000, falling principally upon the Lowry estate.

NEW-YORK AND SUBURBAN NEWS.

NEW-YORK.

Gen. Dix and Mr. Havemeyer will be present, this evening, at the Soldiers' Widows' and Orphans' Fair.

John McMahon was fined $150 in Special Sessions, yesterday, for striking Mr. E. M. Cott, of Troy, into a sanbinar fit.

Rev. Dr. Putnam, of Brooklyn, will give his lecture on "The Lands of Egypt," at Unity Chapel, Harlem, this evening. Seats free.

The Controller will pay today the laborers on the Boulevard, from One Hundred and Sixtieth-street down, the wages due them to Dec. 1, amounting to $20,000.

The fines imposed on the Police force during November, amounted to $[illegible] day's pay, equal to $1,[illegible] 30, being an increase of eighty-four days, or $[illegible] 12 over the previous month.

Victor Huestis, a clerk lately in the employment of Henry Welsh, No. 121 Waverley-place, was locked up yesterday, at Jefferson Market Police Court, on a charge of embezzlement.

The banquet of the German Republican Central Committee, to commemorate the National Republican victory of the campaign of 1872, will come off at the Tontonia Assembly Rooms to-morrow evening.

The Board of Underwriters have resolved to require that vessels laden at this port with petroleum oil or its products, shall be laden in conformity with the rules of the Board, under the superintendence of its inspectors.

The second annual ladies' reception of the New-England Society will be held in Delmonico's, Fourteenth-street, on Friday evening, Dec. 27, at which Minister Washburne, Gen. Sherman, and Lieut.-Gen. Sheridan will be present.

At Jefferson Market Police Court, yesterday, before Justice Ledwith, Mary Meyer, Ida Sharpe, and Josephine Patterson were locked up for trial, in default of $500 bail each, on a charge of keeping disorderly houses in Wooster-street.

Edward E. Kendrick, the New-street bond operator, who was arrested in Gotebergfor dealing in bonds stolen from Mr. S. E. Tucker, of Middleborough, Mass., was committed at the Tombs, yesterday, by Justice Dowling, in default of $20,000 bail.

Mr. Schofield, the druggist, who was said to have brutally ejected a wounded woman from his store on Sunday night last, at the corner of Wooster and Bleecker streets, denies the charge. He says he merely told her to go to the doctor's across the street.

It is reported that Mr. A. T. Stewart denies the truth of a rumor to the effect that it is his intention to erect, on the ground lately occupied by the New-Haven Railroad Company, a building for the accommodation of young men of the working classes.

A general meeting of parties representing both the oil-refining and the oil-producing interests will be held at the Fifth-avenue Hotel today, to take action relative to fixing a rate at which oil, in its crude state and in its manufactured state, may be sold.

The Jumel will case was continued yesterday. Papers were introduced to prove that Betsey Bowen and Mme. Jumel was the same person. Catharine Wilson's testimony, formerly given, was accepted, and the examination of George W. Bowen commenced.

In the case of Judge Quinn, of the First District Civil Court, against the City to recover extra salary at the rate of $1,000 per year, as fixed by the Mayor and Controller in 1870, Judge Fancher has rendered judgment on demurrer in favor of the plaintiff.

At the annual exposition of toys and holiday novelties, last night, at Eurich's Temple of Fashion, Eighth-avenue and Twenty-fourth-street, the Seventy-first Regiment Band gave a promenade concert, much to the gratification of the large crowd in attendance.

A fire occurred yesterday afternoon on the third floor of the building No. 86 Wooster-street, occupied by James McCall & Co., manufacturers of sewing machines. Damage to building and contents, $200. The building is owned by Wm. B. Astor, and is insured for $40,000.

A telegram from Bremen, addressed to Oelrichs & Co., announces the death of Hermann Peters, one of the leading managers and General Superintendent of the North German Lloyds, who had just returned to Bremen from this City, after a tour through the United States.

Yesterday, while Mr. E. D. Heyden, aged forty, residing in Smith-street, Brooklyn, was passing the corner of West and West Eleventh streets, he was struck on the head by a board, which was blown from an awning, and was fatally injured. He was cared for at Bellevue Hospital.

Yesterday Emanuel M. Shultz, missionary in the Five Points, found a child about four months old in a Cherry-street lodging-house, which had been deserted by its mother, and left to perish in the cold. He had it taken to the Foundling Asylum, in Washington-square, where it will be cared for.

The case of Denis Noonan, charged with having forged a check on the Charleville National Bank, Ireland, was before Commissioner Osborne, yesterday. Daniel Kelly, a Sub-Constable of the Irish Constabulary, identified the prisoner, after which an adjournment took place to Friday next.

The annual election for officers of the Atlantic and Great Western Railroad took place yesterday, at No. 74 Wall-street. The following are the names of the officers elected: Gen. Geo. B. McClellan, President; Gen. Geo. B. Wright, Vice-President; Jas. B. Hodgskin, Treasurer; Charles Day, Secretary.

A fire occurred yesterday on the fifth floor of No. 90 White-street, occupied by C. W. Williams, bustle-maker, whose loss is $7,000. N. Astruck, fourth floor, cord and tassel maker, lost $3,000; G. McFane & Co., same, third floor, $2,000; H. Hart, twines, $2,000. The building was damaged to the amount of $5,000.

The American Institute Farmers' Club met yesterday, at the Cooper Union Building. Southern and Western lands were discussed; cooking food for stock, and swine breeding, as well as many other matters of interest to farmers and others. For full report of proceedings see WEEKLY TIMES, issued this day.

Fire-Marshal McSpedon, having carefully examined the building occupied by the Evening Express, which was partially gutted by fire, on Sunday night last, has arrived at the conclusion that the fire was caused by the ignition of the beams on the third floor, from being in too close proximity to a flue in the adjoining building.

The annual exhibition given by the members of Wood's Gymnasium, took place last evening, in the main hall of the building, East Twenty-eighth-street. The programme included a variety of exercises, as fencing, boxing, leaping, swinging the clubs, feats on the horizontal bar, jumping, &c. The entertainment was largely attended.

At the December reception of the School Teachers' Association yesterday, in Steinway Hall, a large audience was present. The programme consisted of an organ solo by Mr. Jas. Postree, a number of duets, quartets and solos by Miss Marie Brainerd, Miss Anna R. Bulkley, Mr. C. G. Bush, and Mr. A. T. Schauffler, all of which elicited hearty applause.

The officials in the Seizure Department of the New-York Custom-house were busily engaged, yesterday, in cataloguing the goods which will be auctioned off at Government sale on the 20th of the present month. These goods are lots seized in quantities appraised at less than $600. They will be sold by John Draper, at his auction-rooms in Pearl-street.

John Henry, Patrick Carroll, James Barry, and John McGrath, "big pipes" men, were arrested by Capt. Leary, of the Twenty-sixth Precinct, at the Controller's office yesterday, in the attempt to obtain the wages of four of their fellow-workmen, whom they represented themselves to be. They were taken to the Tombs Police Court yesterday afternoon, and were committed for examination.

The New-York Caledonian Club last evening elected the following officers: Chief, James A. Craig; First Chieftain, John P. Dingwall; Second Chieftain, James Simmond; Third Chieftain, John Taylor; Fourth Chieftain, James Warwick; Fifth Chieftain, Kenneth McKenzie; Finance Committee, Thomas Nicholson, L. D. Robertson, and Angus Cowie; Property Committee, Daniel Cameron, Andrew Henderson, and John Henderson.

BROOKLYN.

On Monday the taxes paid into the Collector's office amounted to $16,802 22.

The frame-work of the new Catholic Church, on Hamburger-street, near Jefferson-street, E. D., was blown down by the wind Monday night. Damage, $1,000.

In the City Court, yesterday, the case of Bertha Steinfeld against Herman Levy, for breach of promise of marriage, was commenced. Damages are laid at $15,000.

Henry Bohrenburgh has sued the City Railroad Company, to recover damages laid at $20,000, for injuries received by being run over by one of the defendant's cars.

John Gilmore, of Meeker-avenue, E. D., was arraigned yesterday on a charge of selling liquor and dealing in manufactured tobacco without having paid the special tax.

Mr. Aras G. Williams, the new Sheriff elect, yesterday filed his bond of office. His sureties are James Hazelhurst and John Truslow, who justified in the sum of $10,000.

John Lynch, aged sixteen years, residing at the corner of Third and North Sixth streets, E. D., was drowned yesterday morning in the water-closet attached to Mr. Sawyer's premises in North Eighth-street, near Second-street, E. D. Deceased was subject to fits.

NEW-JERSEY.

The Orange Common Council have fixed the following figures for the cost of street improvements: For Macadamizing South Main-street, $4,000; for Macadamizing Freeman-street, $2,150; curbing Ridge-street, $1,000; flagging a portion of the sidewalks in Day-street, $[illegible]. Joel Jones was elected Marshal and Patrick Conroy Assistant Marshal of the police, $[illegible].

The members of the Presbyterian Society at Caldwell are raising money to build a new church, at a cost of $70,000, to replace the edifice that was burned.

The report of the City Surveyor of Newark, which will be presented to the new Common Council in January, shows that there are at present contracts given out for sewers, curbing, and flagging streets which will cost the city $[illegible]. The total estimated cost of street work and lot-filling now under contract will be $[illegible]. There are also seven sewers under contract, which will cost $[illegible].

LONG ISLAND.

The Board of Supervisors of Queens County having refused to insert the delinquency tax in this year's levy, have, at the instance of State Controller Hopkins, been served with an order to show cause why the tax has not been collected and paid to the State.

STATEN ISLAND.

The steamer Metano, plying between Perth Amboy and New-York, has been taken off for the Winter.

Monument to Gen. Reynolds.

From the Gettysburg (Penn.) Compiler.

The bronze statue of Gen. John F. Reynolds, who fell at the opening of the battle of Gettysburg, July, 1863, arrived here on Tuesday, and was at once hauled to the Soldiers' Cemetery, to be placed upon the granite pedestal prepared for it, in a few days. The statue is eight feet high, weighs 1,300 pounds, and cost $10,000. By vote of the Legislature, the State furnished the cannon used in casting the statue. It is pronounced a very fine work of art, and the Reynolds Memorial Association, who carried the project through, will doubtless have formal public ceremonies in regard to it next Summer.

Reduction of the Pennsylvania Debt.

From the Philadelphia Record, Dec. 9.

Gov. Geary issued a proclamation last week announcing that during the fiscal year ending in November the principal of the public debt of Pennsylvania had been reduced $2,476,219 50 by the payment, cancellation, and final discharge of $25,000 of the four-and-a-half per cent. loan, $293,979 69 of the five per cent. loan, $2,156,141 81 of the six per cent. loan, and $[illegible] of relief notes. While this reduction is gratifying to tax-payers, it affords another evidence of the fact that, under the existing system of distributing the burdens of local government, the State absorbs sources of revenue which should be under the control of the overtaxed municipalities, counties, and townships.

Closing European Markets Yesterday.

LONDON, Dec. 10—5 P. M.—Consols, 92¾@92½ for money; 92¾@92½ for the account. American Securities—5-20 Bonds, 1862, 91¾; 1867, 94; 10-40s, 88; new 5s, 88¾; Erie, 21¼.

PARIS, Dec. 10—Evening.—Rentes, 69f. 50c.

FRANKFORT, Dec. 10—5-20 Bonds of 1862, 87¾.

LIVERPOOL, Dec. 10.—Cotton firm; Middling Uplands, 10¾; Middling Orleans, 10¼d. Sales, 12,000 bales. Breadstuffs quiet. Wheat 1d. below recent rates and export. Middling Uplands, December, 9¾d. Breadstuffs quiet. Flour, 28s. 6d. Corn, new, 26s. 6d. Pork, 73s. Tallow, 48s. 9d.

Chicago Cattle Market.

CHICAGO, Dec. 10.—Cattle very quiet and not quotably changed. Receipts, 1,800 head. Good to choice Steers, $5 25@$5 50; fair to good Cows, $2 50@$3 25. Stockers, averaging 1,000 lbs., sold at $3. One of the finest droves of Steers ever brought to this market arrived today. There were 34 head, estimated to average over 2,500 lbs., and were sold at $5 50@$5 75 per head. Live Hogs quiet and steady. Receipts, 12,000 head. Sales at $3 90@$4 05, mostly at $3 95@$4. Shipments, 4,000 head.

[Advertisement.]

A.—The Wheeler & Wilson Sewing-machine patent is not likely to be extended. This is good news. It is the assurance that KNOX, at No. 212 Broadway, and under the Fifth-avenue Hotel, is selling the Lock-Stitch Fur and the Manufacturing HATS to be found in the country.

[Advertisement.]

Coughs, Bronchitis, Consumption, arrested and permanently benefited by using Cod-Liver Oil. HARD & CASWELL'S Cod-Liver Oil is the purest, sweetest, and best.

Passengers Arrived.

By steam-ship City of Brussels, from Liverpool.—R. Hatch, E. Genard, C. Bengrose, Miss Hilton, Mrs. Brantley, T. H. Cokendge, Mr. Erhardt, J. W. Wall, D. W. Fisher, Mr. Hammond, Mr. Ward, Mr. E. H. Rogers, T. Young and lady, S. Underwood and lady, A. Underwood, H. Yates, J. Pend, Miss M. H. Gano, Miss F. B. Gano, Dr. T. G. Comstock and lady, Mr. Frank Stearns, Miss Beck, Master Beck, G. Simpson, Mrs. Green, Miss Green, Miss M. J. Kaye